



# **RICHLAND COUNTY COUNCIL**

## **DEVELOPMENT AND SERVICES COMMITTEE**

Norman Jackson	Joyce Dickerson	Valerie Hutchinson (Chair)	Bill Malinowski	Kelvin Washington
District 11	District 2	District 9	District 1	District 10

**JULY 26, 2011  
5:00 PM**

**2020 Hampton Street, Columbia, South Carolina**

### **CALL TO ORDER**

### **APPROVAL OF MINUTES**

1. Regular Session: June 28, 2011 [pages 5-8]

### **ADOPTION OF AGENDA**

### **ITEMS FOR ACTION**

2. Hopkins Community Water System Service Area Expansion [pages 10-19]
3. Adoption of Analysis of Impediments (AI) to Fair Housing Choice [pages 21-101]
4. Specialized Aviation Services Operation (SASO) advertisement [pages 103-105]

## **ITEMS PENDING ANALYSIS: NO ACTION REQUIRED**

5. a. Curfew for Community Safety (Manning-February 2010)
- b. Farmers Market Update (Council-May 2010)
- c. Review all Engineering and Architectural Drawing requirements to make sure there is no unnecessary charge or expense to citizens (Jackson-January 2010)
- d. Review Homeowner Association Covenants by developers and the time frame for transfer and the strength of the contracts (Jackson-September 2010)
- e. To direct Public Works to review county ordinances and propose amendments that would allow the recovery cost to repair damage done to county public roads. The intent of this motion is to hold those responsible who damage the roadways due to use of heavy vehicles, improperly parked property or other uses for which the type of roadway was not intended (Malinowski-April 2010)
- f. That Richland County enact a Tree Canopy Ordinance and Inventory to preserve and enhance the number of trees in Richland County (Malinowski-July 2010)
- g. Off-ramp Lighting (Rose-February 2011)
- h. In the interest of regional consistency and public safety, I move that Richland County Council adopt an ordinance (consistent with the City of Columbia) banning texting while operating a motor vehicle (Rose-April 2011)
- i. Staff is requested to review Richland County's current ordinance as it relates to animal ownership in Richland County to determine if there is a better way of controlling the amount of animals (pets) a person has in their possession in order to eliminate the possibility of some locations turning into uncontrolled breeding facilities or a facility for the collection of strays and unwanted animals (Malinowski and Kennedy-May 2011)
- j. Direct staff to coordinate with SCDHEC and SCDOT a review of traffic signal timing improvements in unincorporated Richland County and request a system of red/yellow flashing traffic signals be initiated to help reduce emissions. Unincorporated Richland County will also mandate ingress and egress turn lanes for all business and residential construction that would cause a slowdown of traffic on the road servicing that facility (Malinowski- April 2010)
- k. Staff and Richland County Council will create a policy as it relates to sewer tap fees once those fees have been collected. It should provide direction relating to the possibility of refunds, transfers, deadline extensions and anything else that may come into question as it relates to sewer tap fees from a monetary aspect (Malinowski-June 2011)

## **ADJOURNMENT**



# Richland County Council Request of Action

**Subject**

Regular Session: June 28, 2011 [pages 5-8]

**Reviews**

# MINUTES OF



**RICHLAND COUNTY COUNCIL  
DEVELOPMENT AND SERVICES COMMITTEE  
TUESDAY, JUNE 28, 2011  
6:00 P.M.**

*In accordance with the Freedom of Information Act, a copy of the agenda was sent to radio and TV stations, newspapers, persons requesting notification, and was posted on the bulletin board located in the lobby of the County Administration Building.*

=====

## **MEMBERS PRESENT**

Chair: Valerie Hutchinson  
Member: Joyce Dickerson  
Member: Norman Jackson  
Member: Bill Malinowski  
Member: Kelvin E. Washington, Sr.

**ALSO PRESENT:** Paul Livingston, L. Gregory Pearce, Jr., Damon Jeter, Gwendolyn Davis Kennedy, Seth Rose, Milton Pope, Tony McDonald, Sparty Hammett, Randy Cherry, Larry Smith, Stephany Snowden, Tamara King, Anna Fonseca, Amelia Linder, Pam Davis, Sara Salley, David Hoops, John Hixson, Andy Metts, Nancy Stone-Collum, Dale Welch, Daniel Driggers, Donny Phipps, Paul Alcatar, Kecia Lara, Monique Walters, Michelle Onley

## **CALL TO ORDER**

The meeting started at approximately 5:02 p.m.

## **APPROVAL OF MINUTES**

**May 24, 2011 (Regular Session)** – Mr. Jackson moved, seconded by Mr. Malinowski, to approve the minutes as distributed. The vote in favor was unanimous.

## **ADOPTION OF AGENDA**

Mr. Washington moved, seconded by Mr. Jackson, to adopt the agenda as distributed. The vote in favor was unanimous.

## ITEMS FOR ACTION

**Proposed Commission for the Aging** – Mr. Jackson moved, seconded by Mr. Malinowski, to forward this item to Council with a recommendation to approve Alternative #1: “Direct staff to forward information regarding senior services to those interested in participating in this environment” and to request Central Midlands Council of Governments and Recreation Commission periodically submit reports to Council.

**Smoking Ban Ordinance Amendment “Reasonable Distance”** – Mr. Malinowski moved, seconded by Ms. Dickerson, to forward this item to Council with a recommendation to approve Alternative #3: “Do not amend the smoking ban ordinance at this time.”

Mr. Washington made a substitute motion, seconded by Mr. Jackson, to forward this item to Council without a recommendation. The vote was in favor.

**Purchase of a 15 ton long track Hydraulic Excavator** – Mr. Washington moved, seconded by Ms. Hutchinson, to forward this item to Council with a recommendation to approve Alternative #1: “Approve the request to purchase the 15 ton zero turn excavator for the Roads and Drainage division of the Department of Public Works.”

Mr. Malinowski made a substitute motion, seconded by Mr. Washington, to forward this item to Council with a recommendation to approve Alternative #1 and to direct Procurement to make inquiries outside of the State to determine if a better price may be obtained and that special emphasis be made on purchasing American made products. The vote in favor was unanimous.

**Purchase of Two Tandem Axle Dump Trucks** – Mr. Malinowski moved to forward this item to Council with a recommendation for approval and to direct Procurement to make inquiries regarding the purchase of a used dump truck. The motion died for lack of a second.

Mr. Washington moved, seconded by Ms. Hutchinson, to forward this item to Council with a recommendation to approve Alternative #1: “Approve the request to purchase the tandem axle dump trucks for the Road and Drainage Division of the Department of Public Works.” The vote was in favor.

**Request to approve emergency purchase of landfill trash compactor** – Mr. Washington moved, seconded by Mr. Jackson, to forward this item to Council with a recommendation to approve Alternative #1: “Approve the request for emergency purchase of a Terex Landfill Trash Compactor from Road Machinery.” The vote was in favor.

**Waste Management C&D Contract Renewal** – Mr. Washington moved, seconded by Ms. Dickerson, to forward this item to Council with a recommendation to approve

Alternative #1: "Approve the request to renew the current contract with Waste Management Inc." A discussion took place.

Mr. Washington moved, seconded by Ms. Dickerson, to call for the question. The vote was in favor.

The vote on the main motion was in favor.

**Ordinance regarding inspection of occupied structures** – Mr. Malinowski moved, to forward this item to Council with a recommendation to forward the item to the Planning Commission. The motion died for lack of a second.

A discussion took place.

Mr. Washington moved, seconded by Ms. Dickerson, to call for the question. The vote in favor was unanimous.

Mr. Washington moved, seconded by Ms. Dickerson, to forward this item to Council without a recommendation. The vote in favor was unanimous.

**Amending Chapter 26 to address landscaping of non-profit organizations** – Mr. Washington moved, seconded by Mr. Jackson, to forward this item to Council with a recommendation to approve Alternative #1: "Approve the ordinance as drafted, and send it to the Planning Commission for their recommendation." A discussion took place.

The motion failed.

**Hopkins Community Water System Service Area Expansion** – Mr. Jackson moved, seconded by Ms. Dickerson, to forward this item to Council with a recommendation to approve Alternative #1: "Approve both the construction and engineering change orders." A discussion took place.

**Creating an independent review task force to improve the business climate in the City of Columbia and Richland County** – Mr. Washington moved, seconded by Ms. Hutchinson, to forward this item to Council with a recommendation to approve Alternative #1: "Create an independent review task force to improve the business climate in the City of Columbia and in Richland County." The vote in favor was unanimous.

***The Committee recessed at approximately 6:08 p.m. and reconvened at approximately 6:34 p.m.***

**Petition to close portion of Beckham Swamp Road** – Mr. Jackson moved, seconded by Ms. Hutchinson, to defer this item until the July Committee meeting. The vote in favor was unanimous.

**Water main easement to the City of Columbia (n/w side of Westmoreland Road)** – Mr. Malinowski moved, seconded by Ms. Dickerson, to forward this item to Council with a recommendation to approve Alternative #1: “Grant the easement to the City of Columbia.” The vote in favor was unanimous.

**Sanitary Sewer Main Entrance to the City of Columbia northern side of Cogburn Road** – Mr. Malinowski moved, seconded by Ms. Dickerson, to forward this item to Council with a recommendation to approve Alternative #1: “Grant the easement to the City of Columbia.” The vote in favor was unanimous.

#### ITEMS FOR DISCUSSION/INFORMATION

**Direct Staff to coordinate with SCDHEC and SCDOT a review of traffic signal timing improvements and synchronization in unincorporated Richland County and request a system of red/yellow flashing traffic signals be initiated to help reduce emissions. Unincorporated Richland County will also mandate ingress and egress turn lanes for all business and residential construction that would cause a slowdown of traffic on the road servicing that facility** – This item was received as information.

#### ADJOURNMENT

The meeting adjourned at approximately 6:44 p.m.

Submitted by,

Valerie Hutchinson, Chair

The minutes were transcribed by Michelle M. Onley



# Richland County Council Request of Action

**Subject**

Hopkins Community Water System Service Area Expansion [pages 10-19]

**Reviews**

**Richland County Council Request of Action**

**Subject:** Hopkins Community Water System Service Area Expansion

**A. Purpose**

The purpose of this report is to seek County Council’s approval to expand the service area of the Hopkins Community Water System and to provide water service to additional households within the limits of the project budget.

**B. Background**

The Hopkins Community Water Project was initiated by County Council to address a contaminated groundwater source in the Hopkins Community. A defined project boundary was established and water system plans were developed for the defined area. The project is currently under construction with approximately 95% of the water distribution system complete and 90% of the elevated tank construction complete.

The initial project budget was \$ 4, 814,000. The breakdown of funding sources and amounts are as follows:

Richland County	\$ 388,000
Rural Development Loan	\$2,033,000
Rural Development Grant	\$1,793,000
SC DHEC Grant	<u>\$ 600,000</u>
Total Project Cost	\$ 4,814,000

**C. Discussion**

Due to the current economic conditions, the construction industry is very competitive and the construct bid prices came in considerably less than the engineer’s estimate. Therefore a surplus of project funds are available that can be used to expand the current service area.

During the project’s initial stages, many community meetings were held to inform and solicit customers for the new water system. Many property owners within the community committed to connecting to the water system when it became available. Most of these properties are within the initial service area boundary but numerous others are outside of the initial boundary area.

The Utilities Department staff has prepared a water extension cost analysis that compares the cost of several line extensions to the number of confirmed and potential customers that can be served by each line extension. From this information, a cost per customer and a system expansion plan has been developed based on the lowest cost per customer. The recommended system expansion plan would construct additional water lines along the lower portion of Lower Richland Boulevard and along Edmunds Farm Road. The total cost of a change order to include these line extensions is \$368,522.25. The potential number of customers that can be served by these line extensions is 74. In addition to the construction

change order, an engineering change order in the amount of \$29, 938.00 would be required to design the additional line extensions.

Rural Development has reviewed and approved the proposed changes to the contract provided the change order documents are approved by County Council and forwarded to their office for execution.

**D. Alternatives**

1. Approve both the construction and engineering change orders.
2. Approve alternate line extension.
3. No action

**E. Financial Impact**

The current budget and encumber fund status is as follows:

<b>Total Project Funds</b>	<b>4,814,000.00</b>
Engineering Fees	(311, 220.00)
Division I Construction Cost (water line)	(3,077,547.53)
Division I Construction Cost (tank)	(774,000.00)
Project Advertising	(2,705.00)
Right-of-Way Acquisitions	(5,000.00)
Hopkins Elementary School Electrical	(5,000.00)
AECOM (railroad encroachment permit)	(4,200.00)
Norfolk Railroad (insurance @ bore site)	(3,000.00)
Change Order No. 1	(56,437.33)
Rural Development Loan Interest (to be encumbered)	<u>(60,000.00)</u>
<b>Unencumbered Project Funds</b>	<b>514,890.14</b>
Proposed Change Order # 2 Construction	(386,522.25)
Proposed Change Order Engineering (for CO # 2 above)	<u>(29,938.00)</u>
<b>Remaining Project Funds</b>	<b>98,429.89</b>

The Rural Development Letter of Conditions required the Richland County funded contribution to be first expended followed by the Rural Development Loan and SC DHEC Grant with the Rural Development Grant being the last expended. Any remaining Rural Development funds will be considered Rural Development grant funds and refunded to Rural Development.

**F. Recommendation**

It is recommended that County Council approve Change Order # 2 for Brigman Construction Company in the amount of \$368,522.25 and the engineers change order for Joel Wood & Associates in the amount of \$29,938.00.

**Recommended by:** Andy H. Metts    **Department:** Utilities    **Date** 6/14/11

**Finance**

Reviewed by: Daniel Driggers

Date: 6/16/11

Recommend Council approval

Recommend Council denial

Council Discretion (please explain if checked)

Comments regarding recommendation: Request is to redirect capital project dollars and is project funding decision left to Council discretion. Funds are unencumbered as stated therefore I would recommend approval based on the availability of funds. I would recommend that the County take the necessary caution to ensure that the original project scope can be completed within the existing budget funds as part of the approval.

**Procurement**

Reviewed by: Rodolfo Callwood

Date: 6/17/11

Recommend Council approval

Recommend Council denial

Council Discretion (please explain if checked)

Comments regarding recommendation:

**Legal**

Reviewed by: Larry Smith

Date:

Recommend Council approval

Recommend Council denial

Council Discretion (please explain if checked)

Comments regarding recommendation: This is a policy decision of Council. However, the information provided in the ROA indicates that the cost for acquisition of right –of-way would be \$5,000.00. There is no information provided as to how many parcels are going to have to be acquired or whether or not the cost of acquiring the property necessary to expand the project is based on formal appraisals that have been done.

## Administration

Reviewed by: Sparty Hammett

Date: 6/21/11

- Recommend Council approval                       Recommend Council denial
- Council Discretion (please explain if checked)

Comments regarding recommendation: Recommend approval of change Order # 2 for Brigman Construction Company in the amount of \$368,522.25 and the engineers change order for Joel Wood & Associates in the amount of \$29,938.00. If the Rural Development grant funds are not expended, per the conditions of the agreement, they will have to be refunded to Rural Development.

## Hopkins Water Extension Cost Analysis

### Extension 1 - Lower Richland Blvd.

Total cost of Extension	<b>\$ 316,923.21</b>	Cost per Customer
Confirmed Customers	23	\$ 13,779.27
*Potential Customers (Homes)	61	\$ 5,195.46

### Extension 2 - Vandoval Road

Total cost of Extension	<b>\$ 247,666.30</b>	Cost per Customer
Confirmed Customers	10	\$ 24,766.63
*Potential Customers (Homes)	33	\$ 7,505.04

### Extension 3 - Cabin Creek Rd.

Total cost of Extension	<b>\$ 352,914.80</b>	Cost per Customer
Confirmed Customers	10	\$ 35,291.48
*Potential Customers (Homes)	57	\$ 6,191.49

### Extension 4 - Minervaville Rd.

Total cost of Extension	<b>\$ 144,771.43</b>	Cost per Customer
Confirmed Customers	5	\$ 28,954.29
*Potential Customers (Homes)	12	\$ 12,064.29

### Extension 5 - Clarkson Rd.

Total cost of Extension	<b>\$ 324,750.04</b>	Cost per Customer
Confirmed Customers	1	\$ 324,750.04
*Potential Customers (Homes)	3	\$ 108,250.01

### \*\*Extension 6 - Allbene Park

Total cost of Extension	<b>\$ 133,003.73</b>	Cost per Customer
Pre-existing/Confirmed Customers	40	\$ 3,325.09
*Potential Customers (Homes)	40	\$ 3,325.09

### Extension 7 - Edmonds Farm Rd.

Total cost of Extension	<b>\$ 51,599.04</b>	Cost per Customer
Confirmed Customers	7	\$ 7,371.29
*Potential Customers (Homes)	13	\$ 3,969.16

\* Potential Customers includes Confimed Users, which have signed up for service, as well as properties within the service area which have homes on them.

\*\* Allbene Park is an existing water system which is served by RCU. By installing a new water system in the community RCU can avert three issues: the existence of asbestos pipes, potentail failure of the aging system, and the legal issues associated with the acquisition of the system.

UNITED STATES DEPARTMENT OF AGRICULTURE  
RURAL DEVELOPMENT AND  
FARM SERVICE AGENCY

ORDER NO.	TWO
DATE	JUNE 6, 2011
STATE	SC
COUNTY	RICHLAND

**CONTRACT CHANGE ORDER**

CONTRACT FOR	DIVISION I Hopkins Community Water System Improvements
OWNER	RICHLAND COUNTY

To TOM BRIGMAN CONTRACTORS, INC.

(Contractor)

You are hereby requested to comply with the following changes from the contract plans and specifications:

Description of Changes (Supplemental Plans and Specifications Attached)	DECREASE in Contract Price	INCREASE in Contract Price
Lower Richland Blvd. Extension	\$	\$
Edmunds Farm Road Extension	-----	\$316,923.21
	-----	\$51,599.04
TOTALS	\$ 0.00	\$368,522.25
NET CHANGE IN CONTRACT PRICE	\$ 0.00	\$368,522.25

JUSTIFICATION:

To extend water distribution lines into areas not previously served and provide water service connections.

The amount of the Contract will be (Decreased) (Increased) By The Sum Of: Three hundred sixth-eight thousand five hundred twenty-two & 25/100 Dollars (\$ 368,522.25 ).

The Contract Total Including this and previous Change Orders Will Be: Three million, five hundred two thousand five hundred seven & 11/100 Dollars (\$ 3,502,507.11 ).

The Contract Period Provided for Completion Will Be (Increased) (Decreased) (Unchanged): 60 Days.

This document will become a supplement to the contract and all provisions will apply hereto.

Requested _____	(Owner)	_____	(Date)
Recommended <u>Jed C. Wade</u>	(Owner's Architect/Engineer)	<u>6/6/11</u>	(Date)
Accepted _____	(Contractor)	_____	(Date)
Approved by Agency _____	(Name and Title)	_____	(Date)

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to U.S. Department of Agriculture, Clearance Officer, STOP 7602, 1400 Independence Avenue, S.W., Washington, D.C. 20250-7602. Please DO NOT RETURN this form to this address. Forward to the local USDA office only. You are not required to respond to this collection of information unless it displays a currently valid OMB control number.

POSITION 6

ORIGINAL BORROWER'S CASE FOLDER

Form RD 1924-7 (Rev. 2-97)

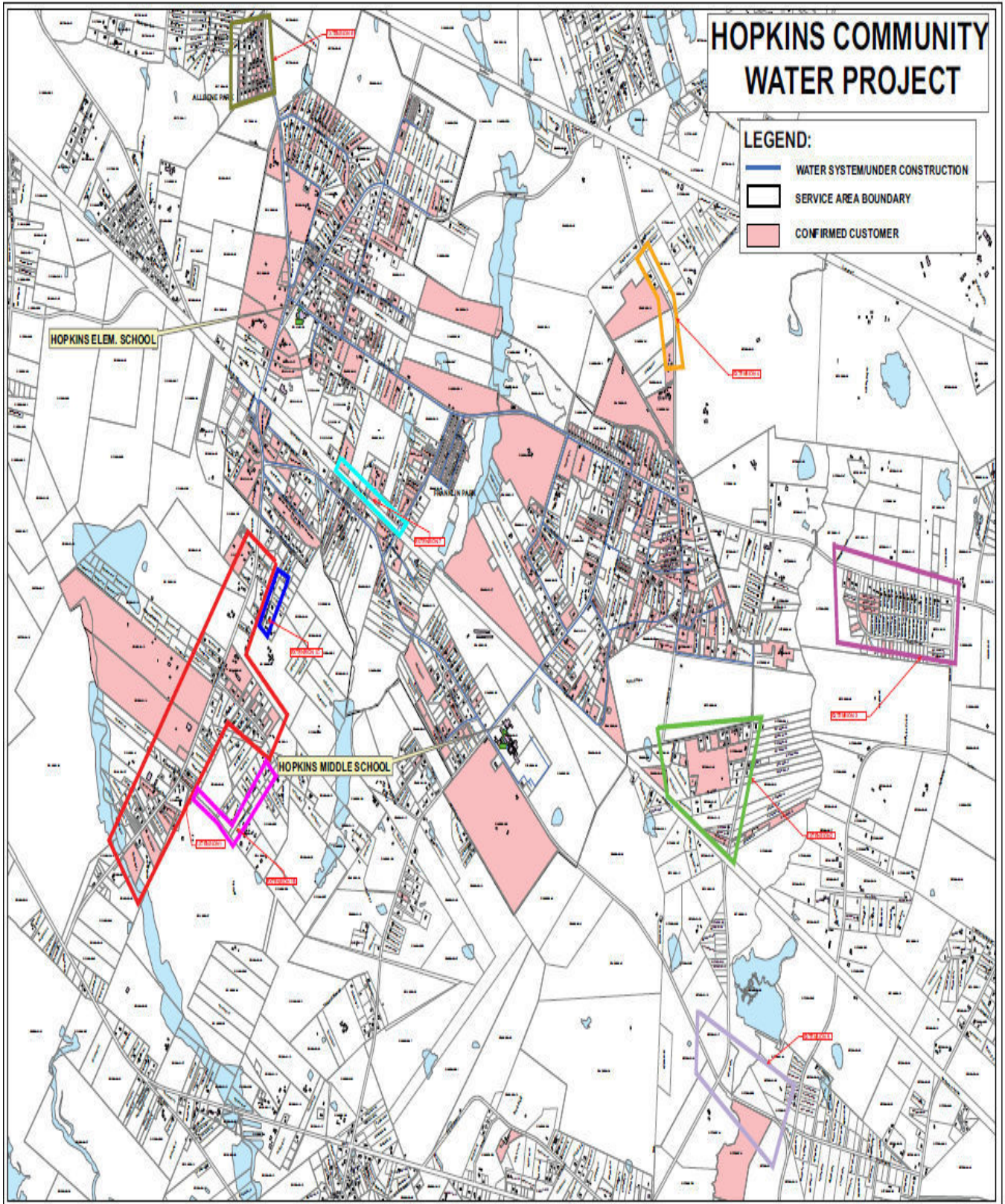
HOPKINS COMMUNITY WATER SYSTEM  
DIVISION I

CHANGE ORDER NUMBER TWO										
EDMUNDS FARM ROAD EXTENSION										
ITEM NO.	DESCRIPTION	CONTRACT QUANTITY		ORIGINAL UNIT PRICE	UPDATED UNIT PRICE	ACTUAL QUANTITY	DIFFERENCE		INCREASES/DECREASES	
1	Mobilization	1	LS	\$40,755.00		1	LS	1	LS	\$500.00
2	Clear R/W	47.4	AC	\$220.23		48.4	AC	1	AC	\$220.23
3	Traffic Control	1	LS	\$33,000.00		1	LS	1	LS	\$250.00
4	Construction Staking	1	LS	\$550.23		1	LS	1	LS	\$500.00
9	6" (C900 DR 18) PVC Complete, Installed, Tested, Sterilized, & Approved For Use	21,800	LF	\$6.78	\$8.98		LF	2400	LF	\$21,552.00
15	6" Gate Valve & Box	31	EA	\$730.39		32	EA	1	EA	\$730.39
19	Standard Fire Hydrant Assembly Per Detail	42	EA	\$2,523.29		43	EA	1	EA	\$2,523.29
23	Directional Drill 6" HDPE (SDR 11) Under Culvert Complete, Installed, Tested, Sterilized, & Approved For Use	680	LF	\$29.01		830	LF	150	LF	\$4,351.50
28	6" Restrained Joint DIP At End Of Directional Drill	480	LF	\$22.90	\$27.15	600	LF	120	LF	\$3,258.00
41	3/4" Service Connection With Pressure Reducing Valve, Including 3/4"x 5/8" Meter	381	EA	\$619.71		387	EA	6	EA	\$3,718.26
43	3/4" Copper Tube Size (PR 200) Service Tubing	17,900	LF	\$3.30		19750	LF	1850	LF	\$6,105.00
43 A	1" IPS (PR 200) Service Tubing	0	LF		\$3.40	1,275	LF	1,275	LF	\$4,335.00
47	Macadam Base Material In Driveways & At Mailbox	1,718	TNS	\$26.10		1728	TNS	10	TNS	\$261.00
48	Valve Box Protector Rings	152	EA	\$22.77		153	EA	1	EA	\$22.77
53	Sediment & Erosion Control	1	LS	\$24,970.00		1	LS	1	LS	\$500.00
54	Seeding, Fertilizer, & Mulch	47.4	AC	\$1,271.60		48.4	AC	1	AC	\$1,271.60
NA	Tie To Existing 8" Line	0	LS	\$1,500.00		1	LS	1	LS	\$1,500.00
<b>Total</b>									<b>\$51,599.04</b>	



HOPKINS COMMUNITY WATER SYSTEM  
DIVISION I

CHANGE ORDER NUMBER TWO								
EXTENSION 1 - LOWER RICHLAND BLVD								
ITEM NO.	DESCRIPTION	CONTRACT QUANTITY	ORIGINAL UNIT PRICE	UPDATED UNIT PRICE	ACTUAL QUANTITY	DIFFERENCE	INCREASES/ DECREASES	
1	Mobilization	1 LS	\$40,755.00		1 LS	1 LS		\$500.00
2	Clear R/W	47.4 AC	\$220.23		50.6 AC	3.2 AC		\$704.74
3	Traffic Control	1 LS	\$33,000.00		1 LS	1 LS		\$500.00
4	Construction Staking	1 LS	\$550.23		1 LS	1 LS		\$500.00
7	10" (C900 DR 18) PVC Complete, Installed, Tested, Sterilized, & Approved For Use	16,500 LF	\$14.16	\$18.66	24,000 LF	7500 LF		\$139,950.00
9	6" (C900 DR 18) PVC Complete, Installed, Tested, Sterilized, & Approved For Use	21,800 LF	\$6.78	\$8.98	24,400 LF	2600 LF		\$23,348.00
13	10" Gate Valve & Box	32 EA	\$1,524.29		37 EA	5 EA		\$7,621.45
15	6" Gate Valve & Box	31 EA	\$730.39		33 EA	2 EA		\$1,460.78
19	Standard Fire Hydrant Assembly Per Detail	42 EA	\$2,523.29		49 EA	7 EA		\$17,663.03
21	Directional Drill 10" HDPE (SDR 11) Under Culvert Complete, Installed, Tested, Sterilized, & Approved For Use	680 LF	\$48.05		880 LF	200 LF		\$9,610.00
26	10" Restrained Joint DIP At End Of Directional Drill	480 LF	\$33.99	\$41.99	720 LF	240 LF		\$10,077.60
30	Bore & Jack 18" Steel Casing With 10" Restrained Joint Ductile Iron Carrier Pipe	760 LF	\$152.93	\$164.93	860 LF	100 LF		\$16,493.00
41	3/4" Service Connection With Pressure Reducing Valve, Including 3/4"x 5/8" Meter	381 EA	\$619.71		401 EA	20 EA		\$12,394.20
43	3/4" Copper Tube Size (PR 200) Service Tubing	17,900 LF	\$3.30		28,600 LF	10700 LF		\$35,310.00
43 A	1" IPS (PR 200) Service Tubing	0 LF		\$3.40	8,010 LF	8,010 LF		\$27,234.00
44	Bore 3/4" Service Tubing Under Pavement No Casing	6,690 LF	\$7.92		6,840 LF	150 LF		\$1,188.00
46	Saw Cut, Remove, & Replace Asphalt In Driveways	4,800 SY	\$29.54		4,960 SY	160 SY		\$4,726.40
47	Macadam Base Material In Driveways & At Mailbox	1,718 TNS	\$26.10		1,753 TNS	35 TNS		\$913.50
48	Valve Box Protector Rings	152 EA	\$22.77		159 EA	7 EA		\$159.39
53	Sediment & Erosion Control	1 LS	\$24,970.00		1 LS	1 LS		\$500.00
54	Seeding, Fertilizer, & Mulch	47.4 AC	\$1,271.60		50.6 AC	3.2 AC		\$4,069.12
NA	Tie To Existing 10" Line	0 LS	\$2,000.00		1 LS	1 LS		\$2,000.00
<b>Total</b>								<b>\$316,923.21</b>





Main Office

2160 Filbert Highway  
York, SC 29745

P.O. Box 296  
Clover, SC 29710

Tel.: (803) 684-3390  
Fax.: (803) 628-2891

Kings Mountain, NC

104 N. Dilling St.  
Kings Mountain, NC  
28086

P.O. Box 296  
Clover, SC 29710

Tel.: (704) 739-2565  
Fax.: (704) 739-2565

March 11, 2011

Mr. Andy Metts, Director  
Richland County Department of Utilities  
7525 Broad River Road  
Irmo, South Carolina 29063

**REF: REQUEST FOR AN AMENDMENT TO ENGINEERING  
CONTRACT BETWEEN JOEL E. WOOD & ASSOCIATES AND  
RICHLAND COUNTY**

Dear Mr. Metts:

This letter is to request an amendment to the contract between Richland County, SC and Joel E. Wood & Associates, L. L. C. dated June 15, 2006. The amendment is to cover the additional cost for normal and customary engineering services required to apply for an SCDHEC Permit to Construct and SCDOT Encroachment Permits for extensions to the Hopkins Community Water System. These lines were not included in the original scope of the Hopkins Project. The total increase in the Contract will be \$29,938.00 and the breakdown of the cost is as shown below:

Extension #1 Lower Richland Blvd.	\$17,125.00
Extension #6 Allbene Park	\$ 8,378.00
Edmunds Farm Road	\$ 3,693.00
Changes to Wells and Chemical Feed	<u>\$ 742.00</u>
Total	\$29,938.00

We are prepared to begin this work upon your notice to proceed and should you have any questions or need additional information please contact me.

Sincerely,

**JOEL E. WOOD & ASSOCIATES, L. L. C.**

Joel E. Wood, P.E.,  
Managing Partner  
Enc.

# Richland County Council Request of Action

**Subject**

Adoption of Analysis of Impediments (AI) to Fair Housing Choice [pages 21-101]

**Reviews**

## Richland County Council Request of Action

**Subject:** The Adoption of Analysis of Impediments (AI) to Fair Housing Choice

### **A. Purpose**

County Council is requested to adopt the 2011 Analysis of Impediments (AI) to Fair Housing. The AI is a civil rights related program requirement and complies with The Federal Fair Housing Act of 1968 and Fair Housing Amendments Act of 1988 that prohibit discrimination in all aspects of housing such as the sale, rental, lease or negotiation for real property. As an Entitlement jurisdiction, the County is required to further fair housing choice and fair housing planning as a condition of receiving HUD funding. This is done in part by conducting an analysis to identify impediments that prohibit fair and equal access to housing for residents within our jurisdiction and for all HUD funded grant recipients. The draft Analysis of Impediments reflects Richland County's study of existing trends, laws and practices and a plan of action to eliminate identified impediments. The Community Development Department will also present at a later time the following companion pieces of: Section 504 Plan to comply with the Americans with Disability Act (ADA); Section 3 Plan; Marketing Plan and a Limited English Proficiency (LEP) Plan all to comply with Title VII of the Civil Rights Act of 1964.

### **B. Background / Discussion**

The County's first AI was completed in 2004 and it is a Federal requirement that the document be updated in five years increments. There were impediments identified and since that time Community Development has taken steps to address those impediments. Among the actions taken is Council's adoption of a Fair Housing Resolution annually where Richland County consistently supports fair housing for residents without regard to race, color, religion, sex, national origin, handicap or familial status. There is also ongoing fair housing education in all programs and services offered or programs and events where Community Development staff participates. The County reports progress and actions taken annually in the Consolidated Annual Performance and Evaluation Report (CAPER). The CAPER is reviewed each year and must be formally accepted by the local HUD. In 2010, HUD conducted an on-site Limited Civil Rights Monitoring Review to determine if Richland County is administering its HUD grant assisted projects in compliance with the Fair Housing and Equal Opportunity standards and regulations. It was determined that we are administering our HUD funded programs in acceptable compliance.

### **C. Financial Impact**

There is no financial impact associated with this request. However, compliance with the completion and subsequent adoption of the AI is required to continue to receive HOME Partnership Program and Community Development Block Grand funding.

### **D. Alternatives**

The alternatives are to:

1. Approve the request to adopt the 2011 Analysis of Impediments as presented.

2. Not approve the 2011 Analysis of Impediments as presented. However, the document has a deadline of September 30<sup>th</sup> for completion and HUD submission.

**E. Recommendation**

It is recommended that Council approve the request to adopt the Analysis of Impediments to Fair Housing at this time.

**Recommended by: Valeria Jackson Department: Community Development Date: July 11, 2011**

**F. Reviews**

(Please **SIGN** your name, ✓ the appropriate box, and support your recommendation before routing. Thank you!)

**Finance**

Reviewed by: Daniel Driggers

Date: 7/13/11

✓ Recommend Council approval

Recommend Council denial

Council Discretion (please explain if checked)

Comments regarding recommendation:

**Procurement**

Reviewed by: Rodolfo Callwood

Date: 7/13/11

Recommend Council approval

Recommend Council denial

Council Discretion (please explain if checked)

Comments regarding recommendation:

**Grants**

Reviewed by: Sara Salley

Date: 7/14/11

✓ Recommend Council approval

Recommend Council denial

Council Discretion (please explain if checked)

Comments regarding recommendation:

**Legal**

Reviewed by: Larry Smith

Date:

✓ Recommend Council approval

Recommend Council denial

Council Discretion (please explain if checked)

Comments regarding recommendation:

**Administration**

Reviewed by: Sparty Hammett

Date: 7/18/11

✓ Recommend Council approval

Recommend Council denial

Council Discretion (please explain if checked)

Comments regarding recommendation: Recommend approval of the request to adopt the 2011 Analysis of Impediments as presented.

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**RICHLAND COUNTY  
SOUTH CAROLINA**

**ANALYSIS OF IMPEDIMENTS  
TO  
FAIR HOUSING CHOICE**

Prepared by the  
Richland County Department of Community Development  
with the assistance of  
Ernest Swiger Consulting, Inc.

**July 7, 2011**

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- 2) Community Participation
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## 1) INTRODUCTION

### PURPOSE OF REPORT

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The Fair Housing Act of 1968 states that it is the policy of the United States to provide for fair housing throughout the country and the Act prohibits any person from discriminating in the sale or rental of housing, the financing of housing, or the provision of brokerage services, including or otherwise making unavailable or denying a dwelling to any person because of race, color, religion, sex, national origin, handicap, or familial status. The State of South Carolina echoes such goal and has also adopted legislation protecting equal access to housing.

Nationally, fair housing and impediments to fair housing are monitored by the United States Department of Housing and Urban Development (HUD) through the use of Community Block Development Grant (CDBG) funding for fair housing advocacy groups. This role of HUD to act as an administrator of fair housing programs originated in 1968 with the passage of the Civil Rights Act, described below. As a qualified county, Richland County also receives HOME Investment Partnership Program (HOME) funds from HUD.

Each grantee that receives CDBG funding under Title I of the Housing and Community Development Act is required to further fair housing and fair housing planning by conducting an analysis to identify impediments to fair housing choice within those cities/communities within its jurisdiction. The grantee will also take appropriate actions to overcome the effects of any impediments identified and will maintain records, which reflect the analysis and actions taken in this regard.

Richland County has consistently supported the concept of the provision of fair housing for its residents without regard to race, color, religion, sex, national origin, handicap, or familial status. To that end, the County has used a portion of its CDBG funding to support programs of fair housing services for low- and-moderate income households.

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The fundamental fair housing goal is to make housing choice a reality through fair housing planning, which includes the following:

- Preparing an Analysis of Impediments to Fair Housing Choice (AI);
- Acting to eliminate identified impediments; and
- Providing fair housing records.

This report represents Richland County's efforts in making an objective assessment of the nature and extent of fair housing concerns in the County, and the potential impediments to making fair housing choice available to its residents.

The County's first AI was completed in 2004. This AI considered the significant changes that occurred in the County including the effects of population growth, an increasingly diverse population, economic change with regard to jobs and the housing market, and the continued need for awareness, education and outreach about fair housing.

## **DEFINING FAIR HOUSING**

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### ***Federal Laws***

The federal Fair Housing Act of 1968 and Fair Housing Amendments Act of 1988 (42 U.S. Code §§ 3601-3619, 3631) are federal fair housing laws that prohibit discrimination in all aspects of housing, such as the sale, rental, lease or negotiation for real property. The Fair Housing Act prohibits discrimination based on race, religion, and national origin. In 1988, the Fair Housing Act was amended to extend protection to familial status and people with disabilities (mental or physical). In addition, the Amendment Act provides for "reasonable accommodations", allowing structural modifications for persons with disabilities if requested, at their own expense, and sets housing code standards for new multi-family dwellings to accommodate the physically disabled. A number of Executive Orders and other legislation also address other aspects of Fair Housing (see [http://portal.hud.gov/hudportal/HUD?src=/program\\_offices/fair\\_housing\\_equal\\_opp/program\\_desc/title8](http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/program_desc/title8)).

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## ***South Carolina Laws***

The State of South Carolina, through the South Carolina Fair Housing Law (SC Code of Laws, Title 31, Chapter 21), echoes this goal of achieving fair housing for all citizens. This law is included in full in Appendix A. The Law describes unlawful activities, assigns administration of the law to the Human Affairs Commission, and defines the protected classes to include race, color, national origin; sex; religion; disability; and familial status (families with children). In addition, the South Carolina Residential Landlord and Tenant Act of 1986 (SC Code of Laws Title 27, Chapter 40), and the housing protections of the Violence Against Women Act (SC Public Law 109-162 – see <http://www.schousing.com/VAWA>) further define the ability of individuals and families to obtain and maintain stable, decent, and safe housing.

## ***Fair Housing Defined***

In light of the various pieces of fair housing legislation passed at the federal and state levels, fair housing throughout this report is defined as follows:

*Fair housing is a condition in which individuals of similar income levels in the same housing market having a like range of housing choice available to them regardless of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor.*

## ***Impediments Defined***

Within the legal framework of federal and state laws and based on the guidance provided by the U.S. Department of Housing and Urban Development (HUD) Fair Housing Planning Guide, impediments to fair housing choice are defined as:

*Any actions, omissions, or decisions taken because of race, color, ancestry, national origin, religion, sex, disability, marital status, familial status, source of income, sexual orientation, or any other arbitrary factor which restrict housing choices or the availability of housing choices; or*

*Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, ancestry, national origin, religion, sex, disability, marital status,*

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*familial status, source of income, sexual orientation, or any other arbitrary factor.*

To affirmatively promote equal housing opportunity, a community must work to remove impediments to fair housing choice.

## ***Fair Housing and Affordable Housing***

When talking about “fair housing” and “affordable housing” the two phrases are often used interchangeably. The concepts are distinct, but intertwined. However, it is important to distinguish between the two in order to clearly identify issues and reduce fair housing discrimination. The phrase “fair housing,” in the context of preparation of an Analysis of Impediments to Fair Housing Choice (AI), refers to persons (families, seniors, individuals, and special needs populations) who are members of protected classes, as specified by federal statutes. It is illegal to discriminate against person on the basis of their membership in a protected class in the sale, rental, financing, and insuring of housing. On the other hand, “affordable housing” generally refers to the ability of households to afford, based on income, to buy or rent housing. Specifically, most federal, state, and local funding programs to support the increase in the supply of affordable ownership and rental housing are targeted to low- and moderate-income households. Low-income households are defined by most of those publicly funded programs as earning less than 50 percent of the HUD determined area median income (AMI), with moderate-income households earning 50 to 80 percent of the AMI. In certain instances, affordable housing programs address households with greater incomes. The recently adopted Neighborhood Stabilization Program, for example, which focuses on foreclosed housing, has an income limit set at 120% AMI.

Because the two concepts are different, tools to address fair housing are distinguished from tools to increase the supply of affordable housing. One difference is that issues of discrimination regarding fair housing can apply to all income levels, because protected classes are represented in all income groups.

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Clearly, there are many actions that can and should be taken that are directly aimed at elimination of discrimination against federally and locally protected groups in the selling, renting, financing, and insuring of housing, as recommended in this AI report. Those actions include: education of prospective homebuyers and tenants as to their rights to access to housing; and, enhancement of the system to study, receive complaints, investigate complaints, resolve complaints, and/or bring charges and prosecute violations of federal and local fair housing laws. While robust implementation of these actions will decrease discrimination in housing, it is not likely that such actions taken alone will eliminate housing discrimination.

Yet it is difficult to talk about addressing impediments to fair housing, and actions to eliminate discrimination in housing, without simultaneously talking about development of policies, plans, programs, and projects to increase the supply of affordable housing. Discrimination in housing will, in part, be reduced by the provision of housing opportunities and choices made affordable to all income groups in all communities, especially low- and moderate-income households.

Certain protected classes have disproportionate representation in the numbers of low- and moderate-income households in Richland County, and so it is reasonable to expect that as the supply of affordable housing is increased in all communities of the County, greater numbers of protected class members will have access to housing without discrimination.

## SCOPE OF ANALYSIS

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This Analysis of Impediments (AI) to Fair Housing Choice provides an overview of laws, regulations, conditions or other possible obstacles that may affect an individual's or a household's access to housing. The AI involves:

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- A comprehensive review of the laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws, regulations, policies, procedures, and practices affect the location, availability, and accessibility of housing; and
- An assessment of conditions, both public and private, affecting fair housing choice.

## *Geographic Area Covered*

This report constitutes the AI for Richland County, which comprises the unincorporated areas of the County.

## **DATA AND METHODOLOGY**

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The following are key data sources used to complete this AI:

- 2000 U.S. Census
- 2005-2009 American Community Survey
- 2010 Census Data, Table DP-1
- The Richland County Consolidated Plan, 2007-2011
- The Richland County 2004 Analysis of Impediments to Fair Housing Choice
- Comprehensive Housing Affordability Strategy (CHAS) Data from HUD
- Housing Authority Agency Plans
- U.S. Department of Housing and Urban Development (HUD), Fair Housing and Equal Opportunity Complaint Data
- Home Mortgage Disclosure Act (HMDA) Data
- The Richland County Comprehensive Plan Housing Element
- RealtyTrac and Trulia Housing Sales and Foreclosure Data

In addition, the recently completed Lexington County Analysis of Impediments to Fair Housing Choice and the Columbia, South Carolina Five-Year Consolidated Plan were reviewed as part of preparing this study.

Sources of specific information are identified in the text, tables, and figures.

## **ORGANIZATION OF THE REPORT**

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The AI is divided into six (8) chapters:

1. Introduction: Defines “fair housing” and explains the purpose of the report.
2. Community Outreach: Describes the community outreach program.
3. Community Profile: Presents the demographic, housing, and income characteristics in the Richland County.
4. Fair Housing Practices: Identifies and explains the oversight of fair housing by both government and industry organizations
5. Lending Data and Public Policies: Assesses the nature and extent of fair housing complaints and violations, examining loan data, complaints, and lending practices
6. Public Policies: Analyze various public policies and actions that may impede fair housing within the County
7. Fair Housing Actions: Describes the County’s actions to affirmatively further fair housing
8. Conclusions and Recommendations: Summarizes AI findings regarding fair housing issues, and provides recommendations for furthering fair housing choice.

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## 2) COMMUNITY PARTICIPATION

This Analysis of Impediments to Fair Housing Choice (AI) results from a process of consultation and citizen participation, building upon existing participation mechanisms and venues. Citizens, not-for-profit organizations, and interested parties were afforded a variety of opportunities to:

- contribute during meetings, hearings and planning sessions, and through Web-based surveys, one for residents and one for real estate practitioners,
- review and comment upon the participation plan, the Analysis of Impediments, and comments made about the Analysis,
- participate in a public hearing,
- comment upon the plan and its amendments, and
- register complaints about the Analysis and its amendments.

The County complied with the citizen participation requirements of the regulations by doing the following:

- Preparing, adopting, and following a Citizen Participation Plan;
- Preparing, disseminating and assessing the results of Web-based surveys of real estate practitioners and of residents;
- Publishing informational notices about the analysis prior to public hearings on it;
- Holding a public hearing in an accessible place at a convenient time after providing reasonable notice;
- Publishing a summary of the Analysis, describing its contents and purpose and a listing of locations where the entire plan could be examined;
- Making the Analysis available for public examination and comment for a period of thirty (30) days before submission to HUD;
- Providing citizens, public agencies, and other interested parties reasonable access to records regarding any uses of any assistance for affordable and supportive housing that the County may have received during the preceding five years; and
- Considering the views and comments of citizens.

Community Development staff conducted a publicized public hearing to obtain public input and reaction. A copy of the public notice and a copy of the sign-in sheet from that hearing are attached as Appendix B.

The Community Development staff posted two surveys, one for residents and one for real estate practitioners and one for government employees and officials, on the County



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Website. This survey was publicized in the press, at the Fair Housing month program, and on the County Website. In the period April 1, 2011 to May 30, 2011, the County received 46 responses from the practitioners and 54 responses from residents. The survey results are noted in the sections below and copies of the surveys and a summary of the results for each are found in Appendix C.

In addition, the Community Development staff conducted three focus group meetings and arranged one teleconference call to obtain input. The group sessions were held on April 4 and 5 in the County Administration Building. The first session occurred as part of the County Planning Board meeting on April 4 and was attended by 26 persons, including the entire Planning Board. The second focus group meeting, which included members of the lending community, was held on the morning of April 5; the third session was held that afternoon and included representatives of County housing organizations. The teleconference call focused on transportation issues, and involved the Transportation Director for the Central Midlands Council of Governments, County Councilwoman Joyce Dickerson, and members of the consultant team. Summaries of these meetings are also found in Appendix D.

A public hearing to review and discuss the Analysis of Impediments to Fair Housing Choice, was held on XXXXX, 2011. This meeting was publicized and held at XXXXX

The County did not receive any citizen comments during the thirty-day public review period.

The County Council conducted a public hearing to review the Analysis of Impediments on XXXXX, 2011, following appropriate public notice. At this hearing, the Council approved the document and ordered it sent to the HUD office in Atlanta.

## 3) COMMUNITY PROFILE

Fair housing is concerned with ensuring that: 1) a range in types and prices of housing is available; and 2) all people are treated equally in the rental, sale, or occupancy of housing. This chapter examines the population, housing, and special needs characteristics and trends in Richland County that may affect equal housing opportunity.

This Community Profile provides insights for identifying potential impediments to fair housing choice. While not definitive indicators of impediments to fair housing choice in and of themselves, these data point to conditions or situations that **could** be indicators of impediments to fair housing choice. The issues that **could** be a source of housing discrimination are summarized at the end of each section.

### **Background on Richland County**

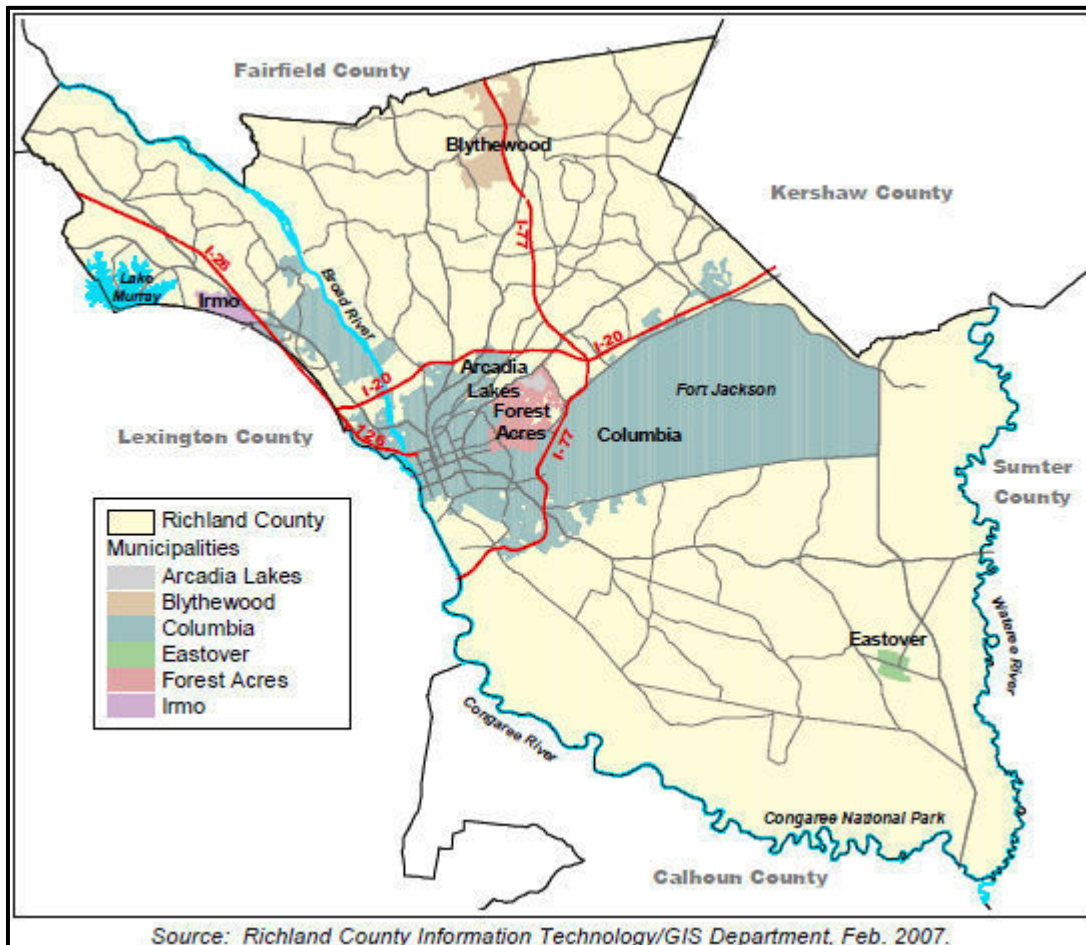
Richland County is located at the center of South Carolina and has a total area of 771 square miles, of which 15.2 square miles are water. The County surrounds Columbia, which is the State Capital and the County Seat. The County also includes Fort Jackson, the 52,000-acre military installation that serves as a basic training facility for over 45,000 soldiers each year. The Congaree National Park is a 15,000-acre tract of bottomland forest in the southern part of the County, which is administered by the National Park Service, while Lake Murray, a 50,000-acre reservoir, created in the 1920s, is located within the County. Almost two-thirds of the County is categorized as forest, approximately 20 percent as agriculture or rangeland, and 15 percent as urban. In 2009, approximately 29.6% of land was used for agricultural purposes. Most prime farmlands are located in the Atlantic Coastal Plain portion (South of Columbia and Fort Jackson). Despite the presence of highly urbanized Columbia and five other incorporated municipalities, the percentage of persons living in the unincorporated areas of the County exceeds the incorporated percentage 56.4 percent to 43.6 percent.

The County is seen as a desirable place to live because it is an employment and government center, and the climate and relatively lower cost of living attract retirees and others seeking to relocate to a warmer environment. The County also offers amenities

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such as the University of South Carolina main campus and seven other higher educational institutions, the Columbia Metropolitan Convention Center, the Riverbanks Zoo, the EdVenture Children’s Museum, the south Carolina State Museum, the Columbia Museum of Art, the Botanical Gardens, and other cultural and recreational venues.

The map below, taken from the County’s Five-Year Consolidated Plan, shows the County and highlights the incorporated municipalities.



*Richland County Five Year Consolidated Plan, 2007-2011*

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## ***Demographic Data***

### Population

According to the 2010 Census, the County population was 384,504 persons of whom 51.3 percent were female. The 2010 population was an increase of 36,238 from the 2000 census, an increase of ten percent over the period. The County has shown a pattern of steady growth since the 1950s.

### Sex and Age

The median age for Richland's population in 2010 was 32.6 years, well below the US figure of 37.2 years and the State's median age of 37.9. This in part due to the presence of the eight institutions of higher education. The table below compares the US percentages by age cohort with those of Richland County.

**Age by Cohort – Richland County, South Carolina, and the United States  
2010**

Age	Richland County - % of Population by Age Cohort	South Carolina - % of Population by Age Cohort	United States - % of Population by Age Cohort
<5	6.4	6.5	6.5
5-9	6.3	6.4	6.6
10-14	6.2	6.4	6.7
15-19	8.7	7.1	7.1
20-24	10.6	7.2	7.0
25-29	8.1	6.6	6.8
30-34	6.9	6.2	6.5
35-39	6.6	6.4	6.5
40-44	6.4	6.6	6.8
45-49	6.8	7.2	7.4
50-54	6.6	7.1	7.2
55-59	5.9	6.6	6.4
60-64	4.8	6.1	5.4
65-69	3.3	4.7	4.0
70-74	2.2	3.3	3.0
75-79	1.8	2.4	2.4
80-84	1.3	1.7	1.9
85+	1.2	1.5	1.8

*US Census Bureau, 2010, Demographic Profile*

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The percentages of school age children in the County are slightly below those of the US, but the percentages of young adults are sharply higher. This is in some measure due to the presence of the University and other educational institutions, as noted above, but still reflects the presence of a younger population in the late 20s and 30-year old cohorts. The percentages of seniors are below significantly below the national and state percentages.

As noted earlier, the percentage of females is 51.8 percent, which is one percent higher than the national figure.

These figures become significant when discussing households and housing needs.

## Households

In Richland County, family households constitute 61.5 percent of households, a figure below the 67.5 percent for the State, and the 66.4 percent for the US. Household size in the County (2.43) is smaller than the US (2.58), and the percentage of Richland households with children under the age of 18 is 28.9% compared to the US 29.8%. However, the percentage of female-headed households is 17.7%, higher than the US percentage of 13.1% and the State's 15.6%. Female householders without a husband present represent 10.1 percent of households, a figure above the national 7.2 percent and the State's 8.4 percent. Nonfamily households represent 38.5 percent of Richland households while the US figure is 32.5 percent. Households living alone constitute 30.2 percent of households in Richland County.

The implication for housing issues is that there is a significant demand for smaller living units, given the smaller percentages of families with children and the number of householders living alone. At the same time, the relatively high percentage of female-headed householders with children could be an indicator of housing choice concerns.

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## Disability

The Census Bureau definition of disability will be used for this analysis, as that is the basis for the available data. The Bureau defines disability as a long-lasting physical, mental, or emotional condition, which can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. Such conditions can also impede a person from being able to go outside the home alone or to work at a job or business.

Neither the 2010 Census data nor the 2009 ACS data include data on persons with disabilities. However, the 2007 American Community Survey data do, and that source will be used to provide insight into the numbers of person in the County with disabilities. These figures indicate that, as of 2007, 13.4 percent of the population five years and over reported a disability of some type. This amounts to over 40,500 persons. The 2000 census figure was 13,411 persons with a disability, which was 8.0 percent of the population then. The 2007 population 65 and over reported that 40.5 percent of its members (almost 13,000 persons) had some type of disability. These Richland County figures are close to the national percentages of 15.1% and 40.9% respectively.

The implication for discrimination housing issues is that an increasing number of persons will require housing that meets Americans with Disabilities Act (ADA) requirements.

## Race and Ethnicity

The table below compares the Racial and ethnic composition of Richland County with that of South Carolina, and the United States.

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<b>Racial/Ethnic Composition Richland County, South Carolina, and the United States, 2010</b>			
<b>Race</b>	<b>Richland County %</b>	<b>South Carolina %</b>	<b>US %</b>
White	47.3	66.2	72.4
African American	45.9	27.9	12.6
American Indian	0.3	0.4	0.9
Asian	2.2	1.3	4.8
Pacific Islander	0.1	0.1	0.2
Other Race	1.9	2.5	6.2
Two or More Races	2.2	1.7	2.9
Hispanic	4.8	5.1	16.3

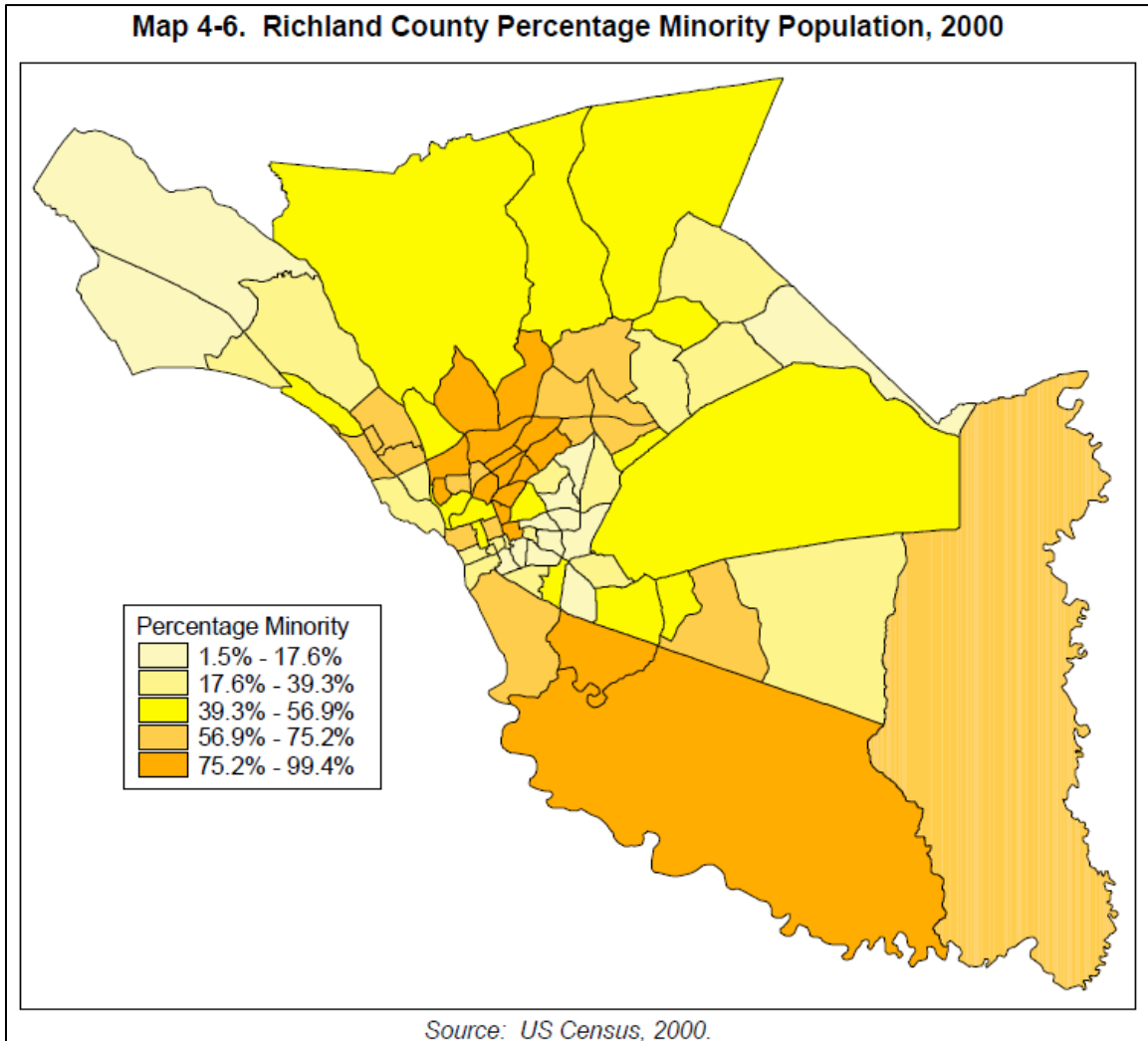
*US Census Bureau, 2010, Demographic Profile*

The County has a much higher percentage of African Americans than the US and the State. At the same time, the County has a lower percentage of Whites and Other Race. The percentage of Asian persons is higher than that of the State, but well below the US figure. The percentage of White persons has declined from 50.3 percent in 2000, while the African American population has increased by nine-tenths of a percent since the 2000 census. The Hispanic population has increased by two percent since 2000, but has increased from 8,713 persons in 2000 to 18,637 in 2010, more than doubling.

In 2000 Whites and African Americans comprised 95.5 percent of the population; in 2010 the two groups constituted only 93.2 percent of the population. Thus, the County's population is slowly becoming increasingly diverse, though still concentrated among Whites and African Americans.

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The map on the following page, taken from the Consolidated Plan and based upon 2000 Census data, shows the concentrations of minority populations in the County. More recent maps are not yet available from the Census Bureau.



*Richland County Five Year Consolidated Plan, 2007-2011*

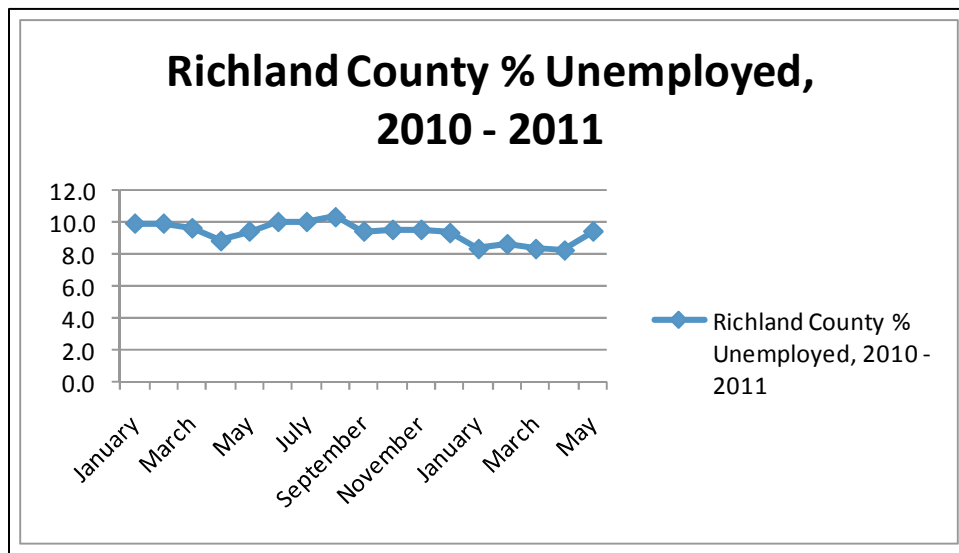
A review of the 2009 American Community Survey data on languages spoken at home reveals that 92.4 percent of Richland residents speak only English at home (80.4% US), and while 3.2 percent of residents speak Spanish at home, a figure is well below the US 12.1 percent. Those speaking other languages at home are likewise significantly lower than US figures.



## *Economy and Employment*

### Unemployment

Unemployment in the County has remained stubbornly high throughout 2010, though it declined in the first quarter of 2011, only to surge upward in May of 2011. As the graph below shows, the numbers of persons out of work peaked in the middle of 2010 and declined gradually over the remainder of the year, dropping below 9.0 percent in January of 2011. Still, Richland County's most recent figure is well below the State's 10.2 percent unemployment in May of 2011.



*South Carolina Department of Employment and Workforce, Employment/Unemployment Statistics, 2007-2011*

### Occupations

The table on the following page shows the number of Richland County employees by industry in 2009, the most recent data available. The presence of educational institutions and being a seat of government provides a degree of economic stability and insulation from economic downturns. The Professional-Scientific industries as well as the Finance, Insurance, and Real Estate sector are also well represented. Many jobs in these sectors pay relatively well.

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## Richland County Employees, Number and % of Workforce 2009

INDUSTRY	# of Employees	% of County Workforce	% of US Workforce
Agriculture-Forestry-Mining	657	0.4	1.6
Construction	8,718	5.2	7.4
Manufacturing	13,015	7.7	11.2
Wholesale	4,646	2.8	3.2
Retail	18,276	10.9	11.5
Transportation-Utilities	6,566	3.9	5.1
Information	4,634	2.8	2.4
FIRE	15,897	9.5	7.1
Professional-Scientific	16,758	10.0	10.3
Education-Health Care	41,478	24.7	21.5
Art-Entertainment-Accommodation-Food Service	15,195	9.0	8.8
Other Service	7,332	4.4	4.8
Public Administration	14,892	8.9	4.7

Source: American Community Survey, 2009

### Income and Poverty

Despite these jobs and a good economic base, income figures for the County lag national figures. The median household income (MHI) was \$47,969 in 2009 and the per capita income (PCI) was \$25,865. These figures compare to \$51,425 for the US MHI and \$27,041 for the US PCI. The differences are modest, but the Richland MHI is 93.0 percent of the US figure and the Richland PCI is 96.0 percent of the US. It should be noted that these figures, both for the US and for the County show a decline from the 2008 figures.

According to the ACS figures, 14.0 percent of the County population had incomes of less than \$15,000. This compares to 13.0 percent nationwide. In contrast, 3.1 percent of households in Richland County had incomes over \$200,000, compared to 4.0 percent nationally.

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HUD has provided detailed data as part of its Comprehensive Housing Affordability Strategy materials to assist in preparing the Consolidated Plan. This data provides an overview of the economic structure of the County's households. HUD established five income categories for their analysis. The five income ranges are:

Extremely Low (0-30% of the median income),  
Very Low-income (31-50% of the median income),  
Low-income (51-80% of the median income),  
Moderate-income (81-95% of the median income), and  
Upper-income (95% and above of the median income).

The table below shows the distribution of Extremely Low-, Very Low-, Low- and Moderate-income households in the County based upon this data. Figures for 2010 are presented as Census data for households by income is not yet available. The 2010 Median Income figure for a family of four in Richland County, as calculated by HUD, is \$62,400. This figure differs from the data above in that it is based upon a complex series of calculations that allow for inflation and accommodate local conditions.

<b>HOUSEHOLDS BY INCOME</b>	<b>HOUSEHOLDS</b>	<b>PERCENT</b>
<b>Below 30% of Median Family Income</b>	24,729	18%
<b>30 to 50% of Median Family Income</b>	20,614	15%
<b>50 to 80% of Median Family Income</b>	25,927	19%
<b>Greater than 80% of Median Family Income</b>	66,009	48%
<b>Total Households</b>	137,279	

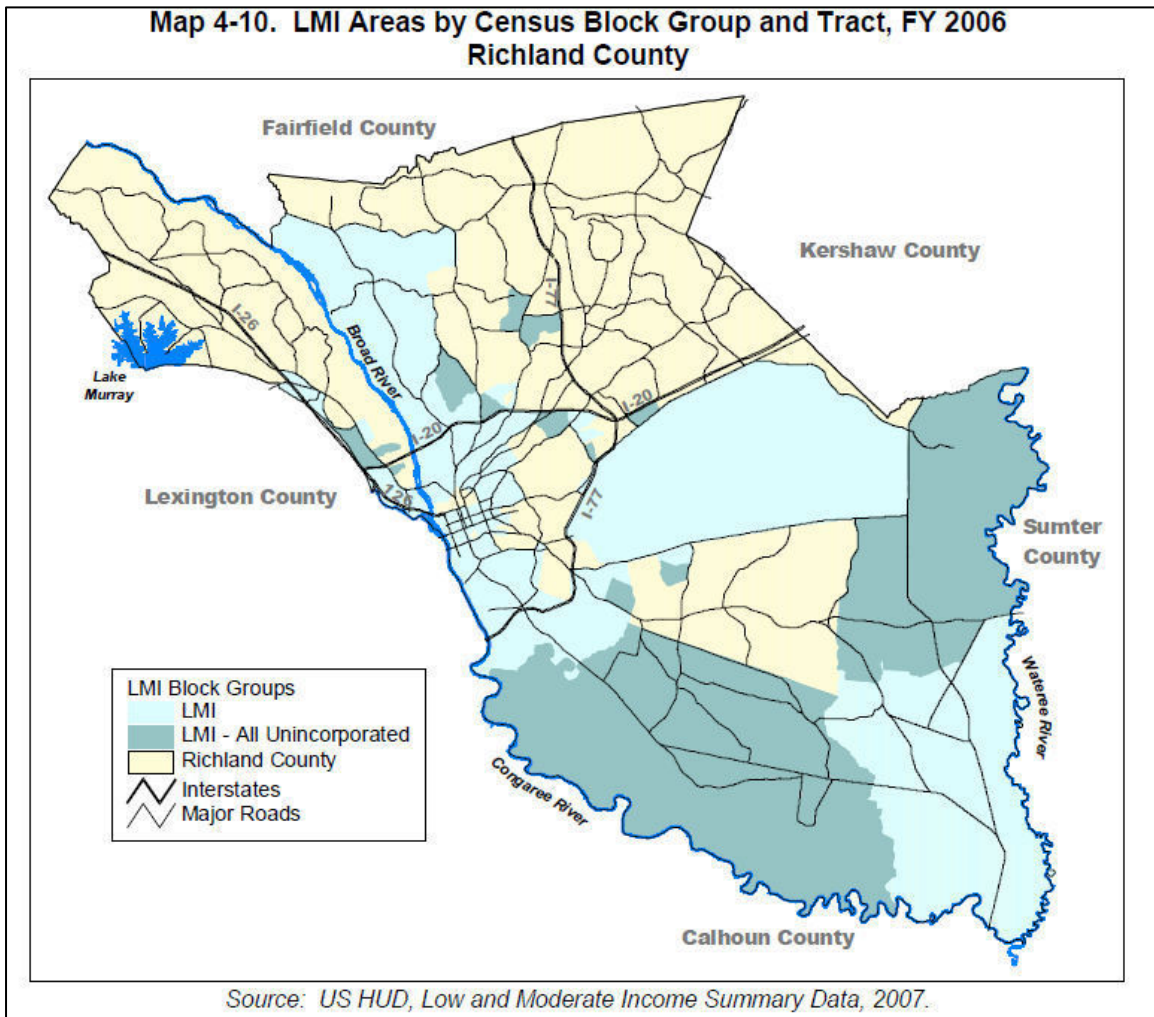
*HUD User Data Sets, FY 2010 Income Limits, February 2010*

***By these definitions, 52.0 percent of Richland County households are in the low-income categories.***

Identifying concentrations of low-income households and racial and ethnic minorities is helpful in identifying possible patterns of discrimination. The HUD definition of an area of low-income concentration is a census tract in which the number of low-income households (defined as households earning 50% or less of the median income) exceeds

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50% of the total number of households. The threshold for an area defined as highly concentrated is 75% or more of the census tract occupied by low-income households. The map below shows the County's low-mod income Census Tracts.



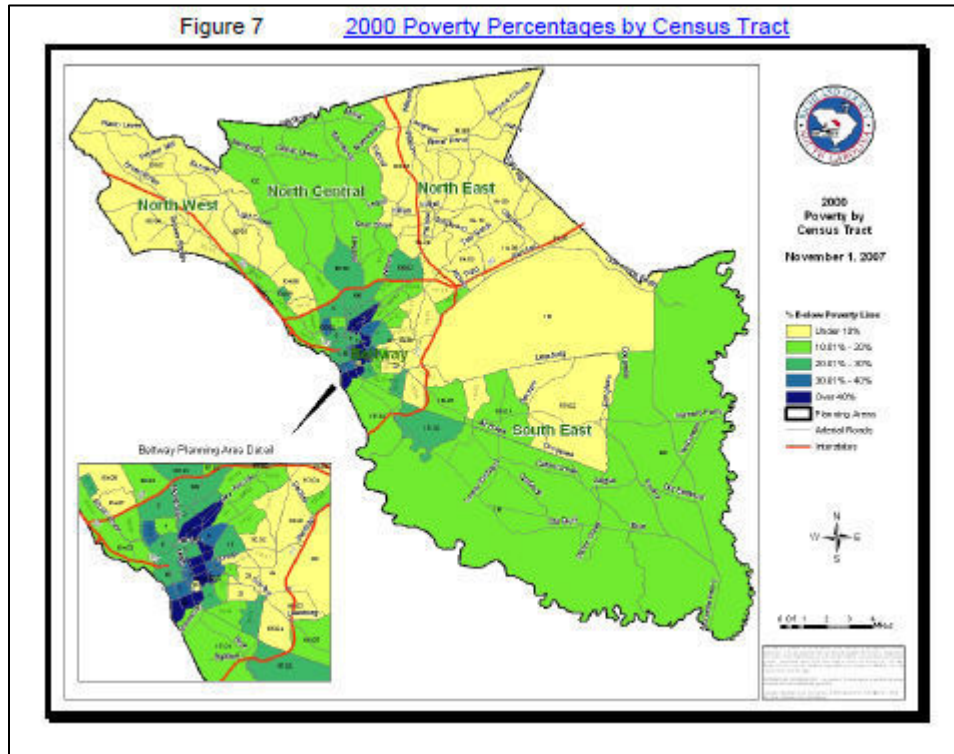
Richland County Five Year Consolidated Plan, 2007-2011

Poverty remains a problem for many Richland County municipalities. In 2000, 13.7 percent of Richland County's population was below poverty level, higher than the national average of 9.20 percent of families below the poverty level. The 2009 American Community Survey data shows an increase in the number of persons below the poverty level, now with 13.8% of persons in poverty. This compares to 13.5 percent for the US. Richland County continues to have more *families* below the poverty level (10.1%), than the nation as a whole, which comes in at 9.9%. Almost 15 percent of families with

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children were in poverty in 2009, and 34.9 percent of female headed households with children were in poverty.

The map below, taken from the County's Comprehensive Plan shows the percentage of the County's population living in poverty in 2000. The highest percentages are, in general, in or close to the City of Columbia.



*Richland County Comprehensive Plan, 2009, Housing element*

## **HOUSING DATA**

Fair housing is concerned with the availability of a range of types and prices of housing. To understand fair housing choice comprehensively, an assessment of the housing market is important. This section provides an overview of the housing market in Richland County. Later sections of this report will build upon this analysis and evaluate the zoning ordinances and other land use regulations that affect the supply and availability of housing.

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The County's pattern of development has resulted in a range of housing issues, such as rehabilitation, maintenance, affordability, and appropriate density.

The following paragraphs provide a current housing inventory (supply) and housing market (demand) overview of the County. The housing inventory includes an assessment of the County's total housing supply by type, tenure, occupancy status, conditions, and change in composition from 2000 to 2010. The housing market overview provides an assessment of current housing demand in the County based on tenure and household income. The primary source of data for this analysis is the 2010 U.S. Census and the 2009 American Community Survey (ACS).

### Inventory

In 2000, there were 129,793 housing units in the County. The City of Columbia accounted for 35.5 percent of these units. Among the municipalities, Irmo had the highest homeownership rate and the highest percentage of single-family dwellings. By 2010, the County had 161,725 housing units, an increase of 25.0 percent over the decade. The overall vacancy rate in 2010 was 10.2 percent, a marked increase from the 2000 figure of 7.0 percent, but reflective of the housing "bust."

ACS figures for 2009 show that while 63.4 percent of units were single unit structures (over 97,000 units), the percentage of duplex and multi-family units was 30.6 percent, figures close to the 2000 percentages. The percentage of persons living in mobile homes or RVs had declined from 6.8 percent in 2000 to 6.0 percent in 2009.

The figures shown below are the percentages of housing units by unit size for the County, the State of South Carolina, and the United States. The County has about the same percentage of one-unit structures as the state and the nation. The County does have a larger percentage of moderate-sized multi-unit structures (5-19 units). One notable difference is the small percentage of mobile homes and other dwellings compared to the State.

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## Richland County, South Carolina, and US Housing Units by Type, 2009

Type of Unit	Richland County # of Units	Richland County % of Units	South Carolina	United States
<b>1 Unit (detached &amp; attached)</b>	101,028	66%	65%	67%
<b>2-4 Units</b>	12,029	8%	5%	8%
<b>5-19 Units</b>	19,776	13%	8%	9%
<b>20+ Units</b>	11,024	7%	3%	8%
<b>Other</b>	9,186	6%	18%	7%
<b>TOTAL</b>	<b>153,043</b>			

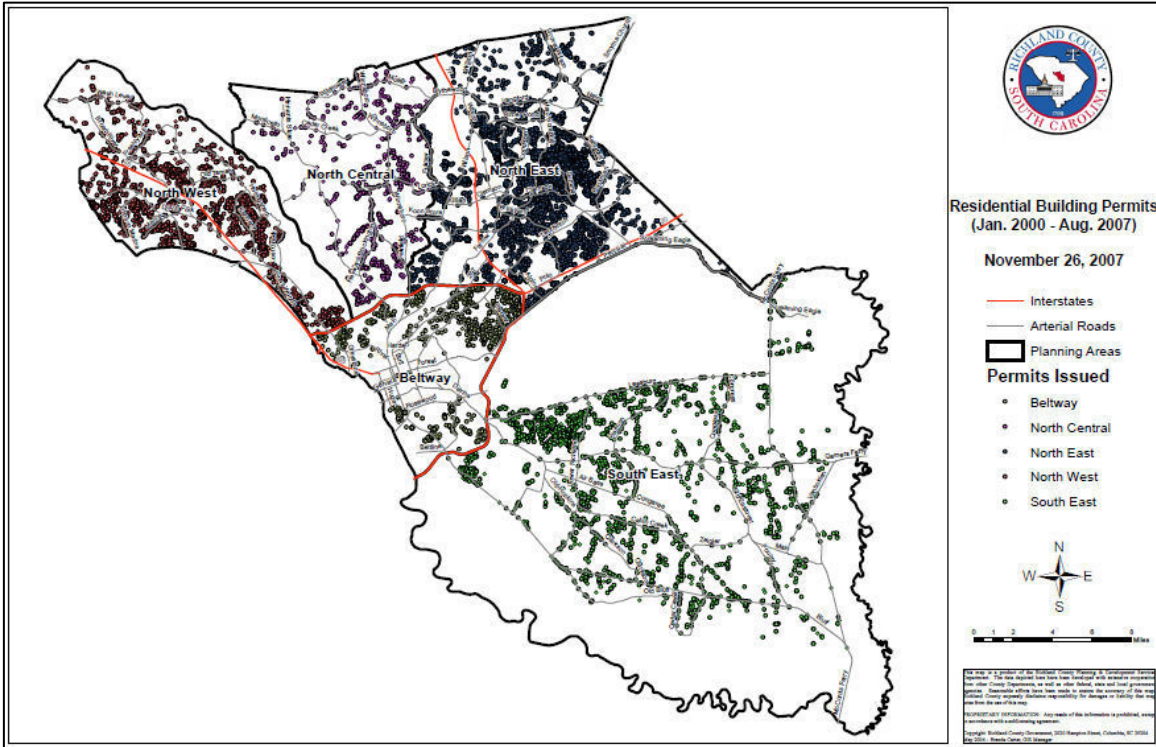
ACS, 2009

The majority of units (57.2%) in the County housing stock are moderate-size, 4-6 rooms, which is slightly higher than the US percentage of 56.9. However, only 10.8 percent of units are small units (1-3 rooms), much lower than the 13.3 percent nationally. This also could indicate a shortage of units for the many small households in the County, as noted above.

The supply of housing over the past five years has increased rapidly in Richland County according to US Census figures. ACS figures show that Richland County had 25,676 housing units constructed between 2000 and 2009. This represents 16.8 percent of the County's total housing stock. An additional 16.3 percent of units were constructed in the decade between 1990 and 2000, meaning that one-third of the County's housing is less than twenty years old.

The map below, taken from the Planning Department's Website, shows the pattern of building permits issued between 2000 and 2007. There are obvious concentrations of development, by and large, moving away from the urban center of the County.

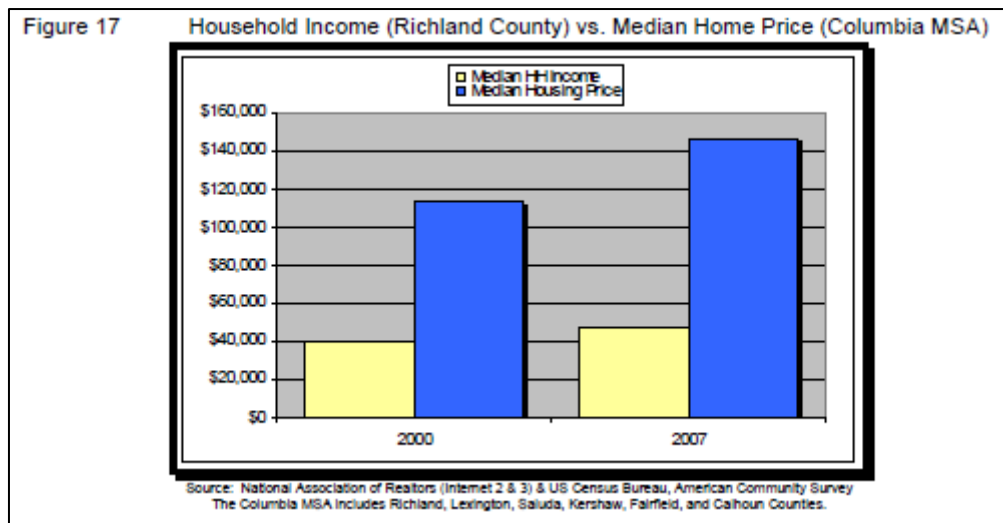
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Richland County Department of Planning and Development Services,

The County Comprehensive Plan states the problem quite clearly:

“Between 2000 and 2007, median household income increased by 17% (adjusted for inflation), while the median sale price of a home increased by 30%. This trend indicates a lack in affordable housing over the next 30 years.



The rising cost of housing, coupled with the median household income, contributes to the sprawl that is so prevalent in the County. Individuals search for homes farther away from the



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employment centers, because they cannot purchase housing closer to jobs. This lack of affordable housing leads to congested roadways, increased infrastructure upgrades, increased air pollution and adds to other problems local and state governments must address. Affordable housing affects not only the housing market, but transportation, economic development, land use, air quality, and other areas of the community.”

## Tenure

According to the 2009 ACS data, there are 153,045 housing units in the County, 89.7 percent of which (137,279) were occupied. This percentage of occupied units is higher than the national figure of 88.2 percent.

There are 84,457 (61.5%) of these units occupied by owners and 52,822 units (38.5%) occupied by renters. These percentages vary somewhat from the national percentages of 66.9 and 33.1 percent respectively. The lower percentage of homeowners may result in part from high housing process and relatively low-income levels, making ownership difficult for many moderate- and low-income households.

## Age and Condition

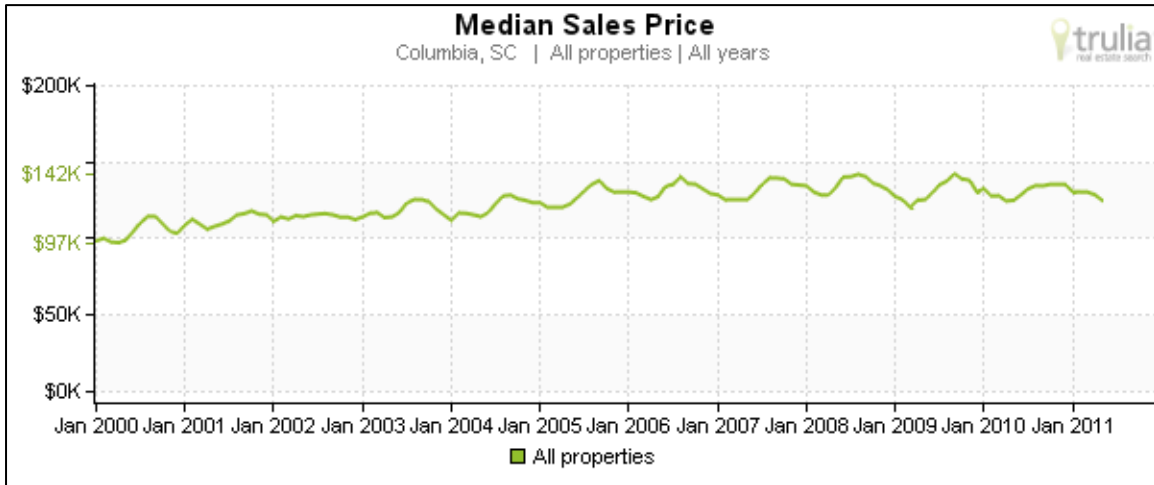
The County’s housing stock is young, because as noted above one-third of the units having been constructed in the past twenty years. Only 4.8 percent of housing was built before 1939 and a total of 9.9 percent was constructed before 1950. The median age of the units in the County is approximately 1979. The implication of this is that rehabilitation and upgrading of units is likely not a significant problem, and that lead-based paint mitigation is not a concern outside of a few older communities or areas.

The condition of the housing stock in the County is considered fair to good for the most part. The 2009 ACS reported that there were 516 housing units (0.4%) in the County that lacked complete plumbing and 1,094 units (0.8%) that lacked a complete kitchen. Assuming that these units do not overlap, there were only 1,610 substandard units in the County by this definition. Also according to the 2009 data, there are 252 units (0.2%) in which no fuel is used to heat, a possible indication of a substandard unit.

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## Housing Market

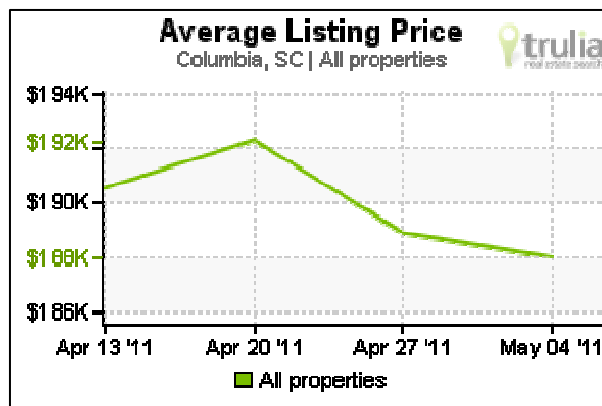
The median sales price for homes in Columbia in the spring of 2011 was \$124,500 based on 356 home sales. Compared to the same period one year ago, the median home sales price did not change, though the number of home sales decreased 57.7%. The graph below shows the precipitous drop in sales price since 2008.



Trulia.com

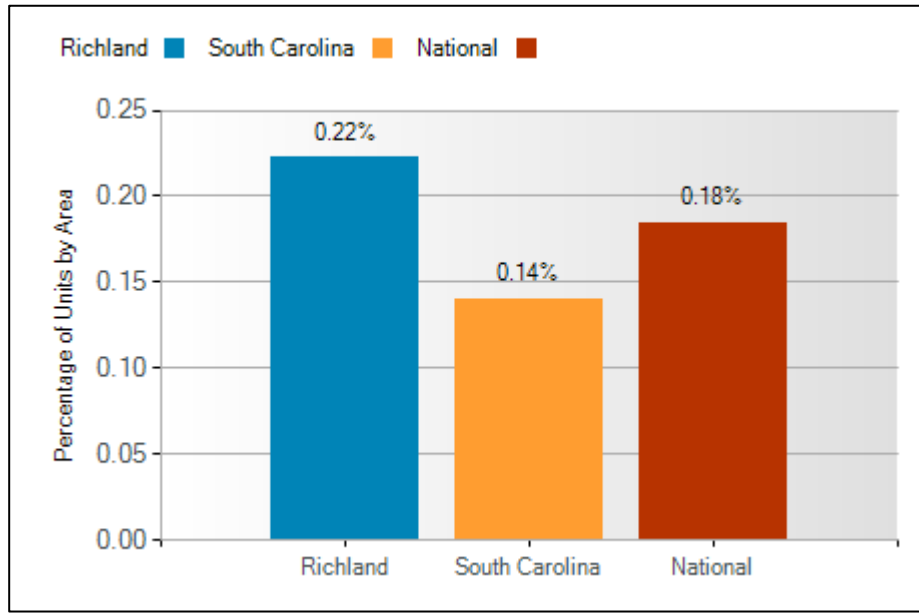
There are currently 4,692 resale and new homes in Columbia according to Trulia, a real estate data and information provider. The Trulia report notes that there are 1,707 homes in the pre-foreclosure, auction, or bank-owned stages of the foreclosure process.

The average listing price for homes for sale in the Columbia market was \$187,984 for the week ending May 4, which represents a decrease of 0.5%, or \$893, compared to the prior week. The graph below from Trulia shows how listing prices have changed in response to the on-going weak market.



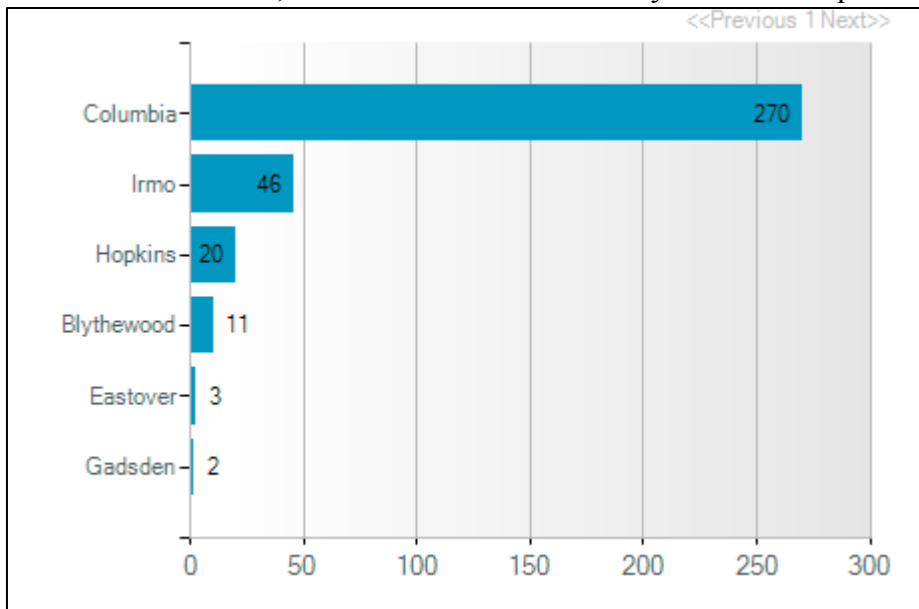
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Richland County continues to suffer from foreclosures. The County has a greater percentage of foreclosed properties than either the State or the nation, as the graph below from RealtyTrac demonstrates. The rate of foreclosure for the County is one new foreclosure in 450 houses, a relatively high rate compared to the national rate of one in 542.



RealtyTrac.com

The foreclosure activity is concentrated though with Columbia having the greatest number of recent foreclosures, followed at some distance by Irmo and Hopkins.



RealtyTrac.com

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The current market conditions with an increased number of foreclosures and falling housing prices do not make housing more affordable. Though prices are dropping, the declines are not significant for moderate-income households, let alone low-income households. Further, as noted, wages are not increasing generally, and home loans are increasingly difficult to obtain.

The average sale price of \$124,500 is likely out of reach for even moderate-income households. The rule of thumb for home buying is that the home should cost roughly two and one-half times the family income. This factor of 2.5 times the HUD median family income of \$62,400 is \$156,000, which might enable a median family income to purchase the median priced house. Credit history, down payment, and employment would all factor into the purchase decision in this instance. A family at 80 percent of the median income figure would be just at the \$124,500 figure, and any family below the 80 percent figure would fall short of this standard.

### Housing Need and Affordability

As noted above, affordability is not, in itself, an impediment to fair housing choice. Fair housing choice means that one has the opportunity to obtain adequate housing within one's means. However, a basic premise of all housing markets is that there must exist a spectrum of housing choice and opportunity for local residents. This axiom establishes that housing choice and needs differ in most communities due to a variety of factors, including: employment mix, household income, population age, proximity of employment and mere preference. A spectrum of rental housing choice and opportunity is particularly important as rental housing can accommodate an assortment of individual and household needs.

Local housing and labor markets are inextricably linked to one another. Industries are served by local housing markets that provide choices and opportunities for both current and future workers. The level of affordable housing demand is largely determined by job growth and retention. Employment growth will occur through the retention and

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expansion of existing firms and new economic growth resulting from start-ups, spin-offs, and relocations to Richland County. Populations follow job growth and the demand for housing will be influenced by the location, type, and wage levels of the County's future employment growth. The affordability component of housing demand, however, is based on local wages and salaries that are then translated into household incomes. Therefore, the availability of an existing supply of various housing types and price levels must be maintained to address the housing demand of the variety of occupations that comprise the local industrial base.

The 2007 CHAS data provided by HUD indicate that 41,800 households (31.0%) are report some type of housing problem, usually cost burden. Twenty-four percent of Owner households report some problem, while forty-three percent of Renter households report a problem. It should be noted that sixty-five percent of the Owner households in the low-income range that reported problems are African American and ninety-five percent of the low-income Renter households reporting problems are African American.

Looking more specifically at cost burden, twenty-three percent of Owner households report a cost burden, and 7,425 of these are severely cost burdened, that is, paying more than 50 percent of income for shelter. However, forty-one percent of Renter households report a cost burden and over half of these 20,605 households are severely cost burdened.

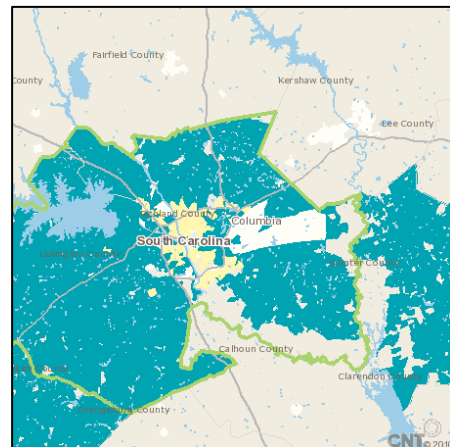
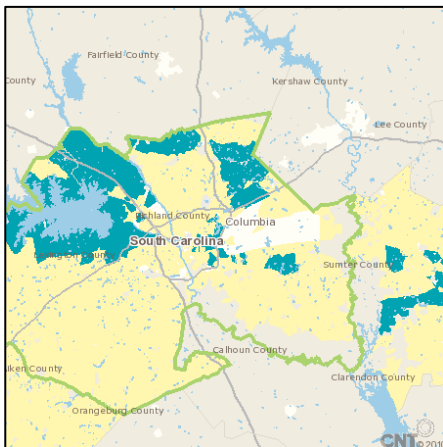
The National Low-Income Housing Coalition, a nationally recognized source of information on housing issues, notes that the maximum rent affordable to a household at less than 30 percent of Area Median Income is \$428 in Richland County, but that the Fair Market Rent in the County for a two-bedroom unit is \$699. According to the group's calculations, a household would need 1.3 minimum wage earners working forty hours per week year-round to afford a two-bedroom unit.

Cost burden is more than a function of rent or mortgage payment and utilities; increasingly people are recognizing the impact of transportation costs on affordability. The maps below, taken from the H+T Affordability Index Website demonstrate the

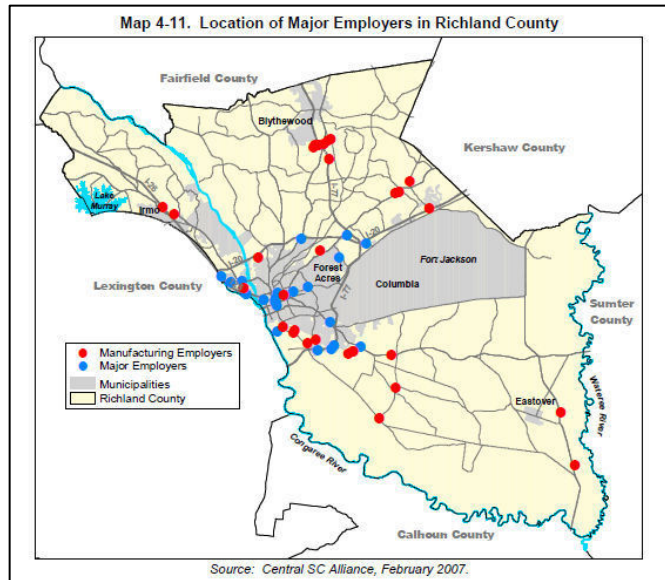
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impact of transportation cost on affordability. The blue areas in the map on the left indicate those areas in which housing costs are 30 percent or greater of household income, which is the traditional view of affordability. The blue area in the map on the right shows the effect of adding transportation costs so that now housing costs and transportation are 45 percent or greater of household income.

## H+T Transportation Affordability Index – Richland County (from <http://htaindex.cnt.org>)



The transportation system should ideally provide service to the County's employment centers. These centers, shown below in a map from the Consolidated Plan, could be matched to the County's transportation system to identify weaknesses and areas lacking service. Focusing development in or near employment centers and better linking employment centers to population centers will reduce the housing and transportation cost element.



*Richland County Five Year Consolidated Plan, 2007-2011*

The the State, the County, the Central midlands Planning Organization, and the Central Midlands Regional Transit Authority have prepared a number of studies and plans for improving the transportation system and better connecting residential, shopping, and employment centers. However, much remains to be done, and efforts to expand public transportation will require additional funding. Also, measures to foster infill development and redevelopment in existing communities should be promoted, and incentives for such development more broadly implemented.

Since retail development follows population growth, the development of housing near employment centers will, ultimately lead to the growth of that sector in locations near population centers, reducing transportation costs and traffic congestion.

### Public Housing Authorities

Public housing is a factor in the County's housing market. The Columbia Housing Authority (CHA) provides quality housing for low- and moderate-income families in the City of Columbia and for residents of the unincorporated areas of Richland County. The CHA owns and maintains more than 1,800 units of conventional public housing, which are available to families of low- and moderate-incomes. CHA's housing inventory is

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constantly changing and includes a wide array of housing types such as small and large multi-family complexes, duplexes, and single-family homes. Most of the single-family homes are located throughout the unincorporated areas of Richland County.

CHA also administers the Section 8 Rental Assistance Program for the County, which provides rental assistance to more than 3,100 residents with low incomes who cannot afford private rental market rates. Demand for public housing and housing assistance in Richland County continues to far exceed the supply of public housing units. In December of 2010, 7,336 families were on the waiting list for CHA public housing and Section 8 vouchers. This list includes a large number of disabled individuals under the age of fifty, though the number of elderly on the wait list has declined slightly because of the opening of new units for the elderly. The wait list for housing vouchers is currently closed.

## **SUMMARY OF KEY POINTS**

Several key points relevant to potential impediments to fair housing emerge from the preceding discussion. While not definitive indicators of impediments to fair housing choice in and of themselves, they point to conditions or situations that may create impediments. These points are:

- 1) The County has a high percentage of non-family households, as well as small households (persons living alone).
- 2) The percentage of female head households with children is above the national average.
- 3) The number of persons with disabilities is significant and increasing.
- 4) The County has a significant number of African Americans, though there are relatively few persons in other ethnic or racial groups.
- 5) The County's Median Household Income is below the national figure, the percentage of persons and families in poverty is above the national average, and 52.0 percent of households are in HUD's lowest income levels.
- 6) Despite the recent decline in housing prices and the volume of new construction in recent years, the cost of housing, both purchase and rental, remains high, and large numbers of both owners and renters are severely cost burdened.



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- 7) Though there has been significant housing construction in the last decade, a great portion of that has been high-end units, and much of the more affordable housing stock is older.
- 8) The housing authority in Columbia has long waiting list for units and the list for Section 8 vouchers is closed.
- 9) Housing growth has tended to move further from employment and shopping centers, increasing housing costs when transportation costs are factored in.

## 4) FAIR HOUSING PRACTICES

This section provides an overview of the institutional structure of the housing industry in governing the fair housing practices of its members. The oversight, sources of information, and fair housing services available to residents in Richland County are described and their roles explained.

### Fair Housing Enforcement Structure

Persons who feel that their right to fair housing has been violated have a number of avenues, which they can pursue to achieve remedy. These range from complaints through Federal or State agencies to personal legal actions. This section briefly describes the more commonly used avenues and those for which data is tracked.

#### **THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

The United States Department of Housing and Urban Development (HUD) oversees, administers, and enforces the Fair Housing Act. HUD's regional office in Atlanta, Georgia, oversees housing, community development and fair housing enforcement in South Carolina, as well as Alabama, the Caribbean, Florida, Georgia, Kentucky, Mississippi, North Carolina and Tennessee. The Office of Fair Housing and Equal Opportunity (FHEO), within HUD's Atlanta office, enforces the federal Fair Housing Act and other civil rights laws that prohibit discrimination in housing, mortgage lending and other related transactions in South Carolina. HUD also provides education and outreach, monitors agencies that receive HUD funding for compliance with civil rights laws, and works with state and local agencies under the Fair Housing Assistance Program and Fair Housing Initiative Program.

#### **COMPLAINT PROCESS FOR THE U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

According to the HUD website, any person who feels their housing rights have been violated may submit a complaint to HUD via phone, mail or the Internet. A complaint can be submitted to the national HUD office at:

Office of Fair Housing and Equal Opportunity

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Department of Housing and Urban Development  
Room 5204  
451 Seventh St. SW  
Washington, DC 20410-2000  
(202) 708-1112  
1-800-669-9777  
<http://www.hud.gov/offices/fheo/online-complaint>

In South Carolina, the contact information for the regional HUD office in Atlanta is:

Atlanta Regional Office of FHEO  
U.S. Department of Housing and Urban Development  
Five Points Plaza  
40 Marietta Street, 16<sup>th</sup> Floor  
Atlanta, Georgia 30303-2806  
(404) 331-5140  
1-800-440-8091

However, as described below, the South Carolina Human Affairs Commission is the agency designated by HUD to receive and investigate fair housing complaints in the State. No local or county entities have received the “substantially equivalent status” necessary to receive and investigate complaints.

In addition to general fair housing discrimination complaints, HUD accepts specific complaints that violate Section 504 of the Rehabilitation Act of 1973, which prohibits programs or organizations that receive federal funds from discriminating against persons with disabilities. In relation to housing, this means that any housing program that accepts federal monies must promote equal access of units, regardless of disability status. Both mental and physical handicap are included in Section 504. An example of a Section 504 violation is a public housing manager who demands a higher housing deposit to a person in a wheelchair because of the anticipated damage that a wheelchair may cause. This violates Section 504 in that a person cannot be held to different standards or liabilities due to disability. Complaints that are in violation of Section 504 are filed and processed in the same manner as general fair housing complaints.

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## THE SOUTH CAROLINA HUMAN AFFAIRS COMMISSION

The South Carolina Human Affairs Commission (SCHAC) is the agency designated by HUD to enforce the South Carolina Fair Housing Law. The agency mission is to educate the public and enforce the laws that prohibit discrimination in housing, employment, and public accommodations. Through enforcement activities, the agency is directly involved in complaint processing, investigations, and settlement. The agency has also assisted in the establishment and maintenance over 30 Community Relations Councils around the State. The mission of these councils is to encourage local resolution of housing problems and to foster better community relations.

A person who feels that they have been discriminated against may contact the SCHAC to register that complaint within 180 days of the alleged discrimination. The complaint will be investigated and, if deemed a violation, a complaint form will be filed. Though every effort is made to mediate the complaint, an investigation will be completed, and a determination as to whether or not there are reasonable grounds to believe a violation has occurred will be made. If there has been no settlement, and there are reasonable grounds, one of several enforcement options may be chosen. These include civil action, an administrative hearing by a panel of SCHAC members, or the complainant may sue the respondent in State court.

## OTHER INVOLVED ENTITIES

### STATE AGENCIES

A number of other State agencies are involved in fair housing and deal with fair housing issues, though these issues are not their primary concern. These agencies include:

- South Carolina Department of Human Affairs
- South Carolina Department of Consumer Affairs
- The Governor's Office of Economic Opportunity (OEO)
- South Carolina State Housing Finance and Development Authority
- South Carolina Department of Health and Environmental Control (DHEC)
- South Carolina Lieutenant Governor's Office on Aging
- South Carolina Department of Social Services (DSS)
- South Carolina Department of Mental Health (DMH)
- South Carolina Department of Disabilities and Special Needs (DDSN)

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## **NON PROFIT ORGANIZATIONS**

**Appleseed Legal Justice Center** – The South Carolina Appleseed Legal Justice Center provides legal information to the general public through brochures, pamphlets, flyers, and power-point presentations. The Center has an interest in housing issues and works to ensure the enforcement of federal and state laws that can protect an individual’s ability to maintain stable housing, including federal and state fair housing laws, the South Carolina Residential-Landlord Tenant Act, and the housing protections provided under the 2005 reauthorization of the Violence Against Women Act.

**The South Carolina Bar Association** – The Bar Association provides a series of programs to educate the public about fair housing issues. In addition, the Bar provides a service, Ask-A-Lawyer, through which individuals may ask legal questions about housing and tenants’ rights, receiving replies from volunteer attorneys.

**The Richland County Community Relations Council** – The County works with the Community Relations Council, whose membership includes representatives from the City of Columbia, the County, and the Chamber of Commerce, on a range of efforts. To achieve its objective of improving the quality of life in the Midlands region efforts are made to improve and promote communications among business, government, and citizens. The staff studies and evaluates information received concerning racial and social problems within the Columbia metropolitan area and takes proper action based on consultation with the Board of Directors.

The Council is the local contact for fair housing complaints. The Council’s Housing Program staff attempts to mediate complaints, and, if the issue cannot be resolved locally, turns complaints over to HUD. The Commission will file a formal fair housing complaint and investigate the facts. The Commission only handles cases from the private sector; all cases related to public housing are turned directly over to the state HUD office in Columbia.

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**SC Centers For Equal Justice** –The South Carolina Centers for Equal Justice (SCCEJ) provides gratis legal services in a wide variety of civil (non-criminal) legal matters, including employment, housing and public benefits to eligible low income residents of South Carolina.

## **OTHER INFORMATION, COORDINATION, AND SUPERVISION IN THE HOMEOWNERSHIP MARKET**

Many agencies are involved in overseeing real estate industry practices and the practices of the agents involved. A portion of this oversight involves ensuring that fair housing laws are understood and complied with. The following organizations have limited oversight within the lending market, the real estate market, and some of their policies, practices, and programs are described.

### **Federal Financial Institutions Examination Council (FFIEC)**

The Federal Financial Institutions Examination Council (FFIEC) is a formal interagency body empowered to prescribe uniform principles, standards, and report forms for the federal examination of financial institutions by the Board of Governors of the Federal Reserve System, the Federal Deposit Insurance Corporation, the National Credit Union Administration, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision, and to make recommendations to promote uniformity in the supervision of financial institutions. The FFIEC provides data on loan originations, loan denials, and other aspects of the home loan process, as well as preparing Community Reinvestment Act rating reports on financial institutions.

### **National Association of Realtors (NAR)**

The National Association of Realtors (NAR) is a consortium of realtors, which represent the real estate industry at the local, state, and national level. As a trade association, members receive a range of membership benefits. However, to become a member, NAR members must subscribe to its Code of Ethics and a Model Affirmative Fair Housing Marketing Plan developed by HUD. The term “Realtor” thus identifies a licensed real

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estate professional who pledges to conduct business in keeping with the spirit and letter of the Code of Ethics. “Realtors” subscribe to the NAR’s Code of Ethics, which imposes obligations upon realtors regarding their active support for equal housing opportunity.

## **Diversity Certification**

The NAR has created a diversity certification, “At Home with Diversity: One America”, to be granted to licensed real estate professionals who meet eligibility requirements and complete the NAR “At Home with Diversity” course. The certification signals to customers that the real estate professional has been trained on working with the diversity of today’s real estate markets.

## **South Carolina Association of Realtors (CAR)**

The South Carolina Association of Realtors is a trade association of realtors statewide. As members of the Association, realtors follow a strict code of ethics. The Association offers a certificate course, “At Home with Diversity, One America,” as part of its graduate education program.

## **South Carolina Real Estate Commission**

The South Carolina Real Estate Commission is the licensing authority for real estate brokers and salespersons. The Commission has adopted education requirements that include courses in ethics and fair housing. To renew a real estate license, each licensee is required to complete continuing education.

## **OTHER INFORMATION, COORDINATION, AND SUPERVISION IN THE RENTAL MARKET**

Many organizations oversee the apartment rental process and related practices. This oversight includes ensuring that fair housing laws are understood. The following organizations have limited oversight within the rental housing market.

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## **South Carolina Apartment Association (SCAA)**

The South Carolina Apartment Association (CTAA) is a state chapter of the National Apartment Association dedicated to serving the interests of South Carolina apartment owners and managers.

## **National Association of Residential Property Managers (NARPM)**

NARPM is an association of real estate professionals who are experienced in managing single-family and small residential properties. NARPM promotes the standards of property management, business ethics, professionalism, and fair housing practices within the residential property management field. NARPM certifies members in the standards and practices of the residential property management industry and promotes continuing professional education. NARPM offers designations to qualified property managers and management firms, and these certifications require educational courses in fair housing practices.

Landlords United is an organization in Columbia that assists landlords and property owners in the screening and application review of prospective tenants.

Thus, there are a number of professional organizations and government agencies that have varying degrees of supervision on matters of fair housing or which provide training on ethics and fair housing to their members.



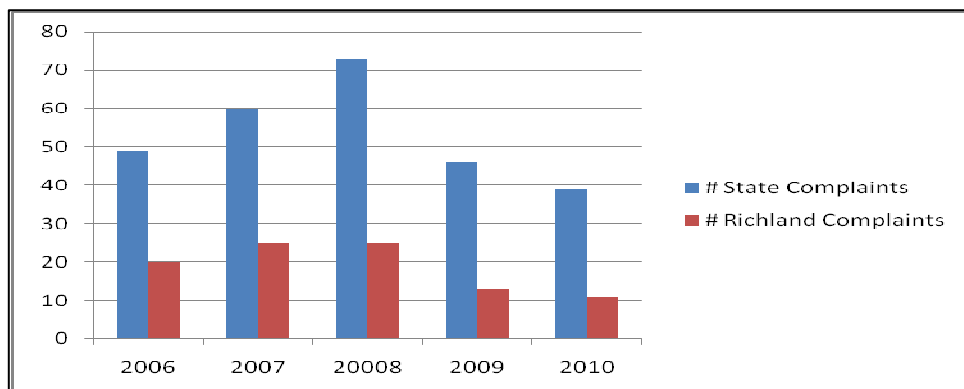
## 5) COMPLAINT AND LENDING DATA

This section of the AI evaluates lending practices in Richland County, using Home Mortgage Disclosure Act (HMDA) data, information from banking oversight agencies, and complaint data from local, state, and federal organizations and agencies.

At the same time, public policies established at the local level can affect housing development and therefore may have an impact on the range and location of housing choices available to residents. Fair housing laws are designed to encourage an inclusive living environment and active community participation. An assessment of public policies and practices enacted by the County can help determine potential impediments to fair housing opportunity. To identify potential impediments to fair housing choice and affordable housing development, housing-related documents (e.g., zoning code materials, previous fair housing assessments) were reviewed, and focus group meetings and interviews were conducted to prepare this AI.

### COMPLAINT DATA

An analysis of complaint data indicates that discriminatory behavior exists even though specific forms of discrimination are sometimes difficult to fully document. An examination of the complaints filed with HUD through its Office of Fair Housing and Equal Opportunity shows that between 2006 and November of 2010, ninety-four complaints were filed in Richland County. The number of complaints mirrored the trend across the State with an increasing number of complaints through 2008, followed by a sharp decline as the housing market declined. The graph below shows this trend.



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HUD, Office of Fair Housing and Equal Opportunity Complaint Data, 2006-2010

The table below shows the number of cases by year and by basis of complaint.

## FHEO Housing Discrimination Complaints, 2006 – 2010 Richland County, South Carolina

Year	Race	National Origin	Disability	Familial Status	Sex	Retaliation	TOTAL
2006	10	1	7	1	0	3	20
2007	12	0	9	5	4	2	25
2008	11	0	10	6	2	1	25
2009	7	2	6	2	5	0	13
2010	3	2	4	2	3	2	11
Total by Complaint	43	5	36	16	14	8	94

HUD, Office of Fair Housing and Equal Opportunity Complaint Data, 2006-2010

There are no clear trends in this data other than the decline after 2008. It should be noted that cases may be filed for multiple reasons and thus the percentages for this set of statistics may total over 100 percent. Of the 94 cases reported in this period, 43 were based upon Race and 36 were based upon Disability. The third most prevalent reason was familial status (16) and the fourth most common basis for complaint was sexual discrimination (14).

### DEPARTMENT OF JUSTICE LEGAL ACTIONS

The U.S. Department of Justice (DOJ) enacts lawsuits on behalf of individuals based on referrals from HUD. Under the Fair Housing Act, the DOJ may file lawsuits in the following instances:

- Where there is reason to believe that a person or entity is engaged in what is termed a “pattern or practice” of discrimination or where a denial of rights to a group of people raises an issue of general public importance;
- Where force or threat of force is used to deny or interfere with fair housing rights;
- Where people who believe that they have been victims of an illegal housing practice file a complaint with HUD or file their own lawsuit in federal or state court.

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A review of the Department of Justice, Office of Civil Rights, Website did not reveal any fair housing cases filed in South Carolina. However, a case against a developer based in Indianapolis, Indiana, does involve multi-family properties in South Carolina.

## **HOME LOAN ACTIVITY**

### ***Background***

A key aspect of fair housing choice is equal access to financing for the purchase or improvement of a home. In 1977, the Community Reinvestment Act (CRA) was enacted to encourage regulated financial institutions to help meet the credit needs of entire communities, including low and moderate-income persons and neighborhoods. The Home Mortgage Disclosure Act (HMDA) requires financial institutions with assets exceeding ten (10) million dollars to submit detailed information on the disposition of home loans. HMDA data were evaluated in this AI with respect to lending patterns, and the set of HMDA data used for this analysis is included in Appendix E.

Four (4) types of financing – government-backed, conventional, refinancing, and home improvement – are examined. Conventional financing refers to market-rate loans provided by private lending institutions such as banks, mortgage companies, savings and loans, and thrift institutions. Government-backed financing refers to loans offered at below-market interest rates that are typically issued by private lenders and are guaranteed by federal agencies. These loans are offered to lower and moderate income households who may experience difficulty in obtaining home mortgage financing in the private market due to income and equity issues. Several federal government agencies, including the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and the Rural Housing Services/Farm Service Agency (RHA/FSA) offer loan products that have below-market interest rates and are insured (“backed”) by the agencies. Loans backed by local jurisdictions (such as silent second loans by cities and counties) are not covered under HMDA. Refinancing and home improvement loans, as the names state, are market-rate loans provided by private lending institutions for refinancing of existing home loans or for home improvements.

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In reviewing the following statistics it is important to keep some demographic and economic figures in mind. Whites constitute 47.3 percent, African Americans 45.9 percent and Asians 2.2 percent of the population. Thus, theoretically, all other things being equal, the rates of loan origination and denial should be about equal between Whites and African Americans since they each represent a similar percentage of the overall population. Similarly, the upper income group, as defined by HUD, represents 48.0 percent of the households in the MSA, and, again theoretically, should have loan originations and denials in proportion to its presence in the community.

The HMDA data indicate that there were 196 institutions with home or branch office in the Columbia MSA making loans for housing in 2009. Almost 400 other institutions were active in the MSA though they did not have an office in the area. These include the lending arms of brokerage houses and national mortgage companies.

HMDA data provide some insight into the lending patterns that exist in a community. However, HMDA data is only an indicator of potential problems; the data as provided cannot be used to conclude definite redlining or discrimination practices. HMDA data lack the detailed information on loan terms or specific reasons for denial to make conclusive statements.

### ***Loan Activity*** **Introduction**

In 2009, the most recent year for which complete data is available, 38,644 loan applications were made in the Columbia, SC Metropolitan Statistical Area (MSA), resulting in 23,138 loan originations. The number of originations is 61.0 percent of the total applications for all four types of loans. Though home purchase loan applications totaled 11,484, the number of applications for refinancing was over twice that number. The number of refinancing loans originated is almost twice the number of home purchase loans – 8,114 home purchase versus 14,590 refinancing loans. This reflects the nature of the housing market at the time. Refinancing loans were popular in part as a means to

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obtain funds (borrowing against the value of the property), but also because of a desire to obtain lower interest rates or different terms on an existing loan.

It should be noted that 73.6 percent of government-backed home purchase loan applications resulted in loans with a rejection rate of only 13.2 percent, demonstrating that lenders were willing to make loans for households that qualified for these loans. Conventional loans had a slightly lower acceptance rate and a slightly higher rate of denial, reflecting the perceived greater risk on the part of lenders. Home Improvement loans had the highest rate of denial.

The table below shows the total number of loans applied for, the numbers of loans originated, and the number denied, as well as the results of other actions

2009 RICHLAND COUNTY TOTAL LOAN DISPOSITIONS								
Type of Loan Disposition	HOME PURCHASE LOANS				REFINANCING		HOME IMPROVEMENT	
	FHA, FSA/RHS & VA		CONVENTIONAL		Number	% Of Total Applications	Number	% Of Total Applications
	Number	% Of Total Applications	Number	% Of Total Applications	Number	% Of Total Applications	Number	% Of Total Applications
<b>Total Applications</b>	<b>6,300</b>	<b>100.0</b>	<b>5,184</b>	<b>100.0</b>	<b>26,028</b>	<b>100.0</b>	<b>1,132</b>	<b>100.0</b>
<b>Total Loans Originated</b>	<b>4,637</b>	<b>73.6</b>	<b>3,477</b>	<b>67.1</b>	<b>14,590</b>	<b>56.1</b>	<b>434</b>	<b>38.3</b>
<b>Approved, But Not Accepted</b>	<b>153</b>	<b>2.4</b>	<b>268</b>	<b>5.2</b>	<b>1,333</b>	<b>5.1</b>	<b>91</b>	<b>8.0</b>
<b>Applications Denied</b>	<b>831</b>	<b>13.2</b>	<b>841</b>	<b>16.2</b>	<b>5,713</b>	<b>21.9</b>	<b>461</b>	<b>40.7</b>
<b>Applications Withdrawn</b>	<b>479</b>	<b>7.6</b>	<b>438</b>	<b>8.4</b>	<b>3,485</b>	<b>13.4</b>	<b>123</b>	<b>10.9</b>
<b>File Closed for Incompleteness</b>	<b>200</b>	<b>3.2</b>	<b>160</b>	<b>3.1</b>	<b>907</b>	<b>3.5</b>	<b>23</b>	<b>2.0</b>

*Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), 2009 from Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.*

These figures are for the entire MSA, and show that the majority of home purchase loans were approved (73.6% and 67.1%), though over 16.0 percent of Conventional purchase loans were denied, and 13.2 percent of Government-backed loans were denied. Only 2.4 percent of Government-backed and 5.2 percent of loans were approved but not accepted. This indicates the potential buyer's failure to close on the chosen property (which could come from any number of reasons) or a reassessment of the purchase situation.

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An important variable in dissecting lending outcomes is the percentage of withdrawn or loan applications closed for incompleteness. An understanding of the home buying and loan processes, income/equity requirements, and financial responsibility are important to a successful loan application and home purchase. Many households, particularly those entering the homeownership market the first time, lack financial knowledge to deal with the home buying process and may end up closing or withdrawing their application. A high rate of withdrawn or closed applications can be indicative of a lack of knowledge of the loan application and/or home buying process, or a lack of adequate assistance by the lender throughout the process. The lack of lender assistance may be discriminatory in motive or outcome. However, HMDA data are inadequate in proving motive.

Both types of home purchase loans have a similar rate of withdrawal. The rate of loan withdrawal for refinancing loans is the highest and may be the result of the complexity of the situation for individual owners. The rate for home improvements is over ten percent, and may also be a reflection of both the complexity of the situation and the limits of an individual household's need or desire for this type of loan, as well as increasingly stringent lending standards.

### **Loan Disposition by Race and Ethnicity**

The tables below show the disposition of each type of loan by race, ethnicity, and minority status. The figures for Minority Status vary from the other figures because of inconsistencies in reporting. The overall denial rates shown above are reflected in these tables. There are wide variances among the eight categories of racial listings in particular, and the reader should view the percentages of denials carefully. In some instances, a high rate of denial or withdrawal of application is due to the rejection or withdrawal of many applications from a small pool. For example, there is a 100 percent denial rate for households comprised of two or more minority races among Conventional Loan Applicants. However, there were only two such households making application. Conversely, there were no loan denials among the four American Indian applicants for Government-backed loans.

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That said, the loan denial rate among African Americans was higher than that of Whites among all four types of loans – three times higher for Conventional loans and twice as high for Refinancing Loans. However, the loan withdrawal rate was close between the two groups, except for Refinancing loans, where there is a five percentage point difference.

Latinos had a higher rate of loan denial among all four types of loans and the difference was very marked in the Government-backed loans in particular. For those loans, the denial rate for non-Hispanics was only 0.1 percent, but the Latino rate was over 100 times that rate. The difference in the Conventional loans was slightly less than nine percent.

The table below shows the data for Conventional Loans.

2009 COLUMBIA MSA CONVENTIONAL LOAN DISPOSITION BY RACE & ETHNICITY								
Race and Ethnicity	Applications Received	Loans Originated	Applications Approved But Not Accepted	Applications Denied	Loan Denial Rate %	Applications Withdrawn	Files Closed For Incompleteness	% Withdrawn or Closed Incomplete
<b>RACE</b>								
American Indian/Alaska Native	12	5	0	3	25.0	3	1	33.3
Asian	131	69	11	25	19.1	16	10	19.8
Black or African American	610	299	27	220	36.1	46	18	10.5
Native Hawaiian/Other Pacific Islander	10	5	0	4	40.0	1	0	10.0
White	3,523	2,503	182	452	12.8	284	102	11.0
2 or More Minority Races	2	0	0	2	100.0	0	0	0.0
Joint (White/Minority Race)	33	21	3	3	9.1	3	3	18.2
Race Not Available	863	575	45	132	15.3	85	26	12.9
<b>TOTAL</b>	<b>5,184</b>	<b>3,477</b>	<b>268</b>	<b>841</b>	<b>16.2</b>	<b>438</b>	<b>160</b>	<b>11.5</b>
<b>ETHNICITY</b>								
Hispanic or Latino	52	28	1	13	25.0	8	2	19.2
Not Hispanic or Latino	4,286	2,903	218	697	16.3	344	124	10.9
Joint (Hispanic or Latino/Not Hispanic or Latino)	29	21	4	1	3.4	3	0	10.3
Ethnicity Not Available	817	525	45	130	15.9	83	34	14.3
<b>TOTAL</b>	<b>5,184</b>	<b>3,477</b>	<b>268</b>	<b>841</b>	<b>16.2</b>	<b>438</b>	<b>160</b>	<b>11.5</b>
<b>MINORITY STATUS</b>								
White Non-Hispanic	3,410	2,440	173	431	12.6	271	95	10.7
Others, Including Hispanic	873	446	46	269	30.8	78	34	12.8
<b>TOTAL</b>	<b>4,283</b>	<b>2,886</b>	<b>219</b>	<b>700</b>	<b>16.3</b>	<b>349</b>	<b>129</b>	<b>11.2</b>

*Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), 2009 from Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.*

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As noted, the Government-backed loans had the highest rate of origination and the lowest rate of denial overall, as well as the lowest rate of withdrawal. The data for Government-backed loans is shown in the following table.

2009 COLUMBIA MSA GOVERNMENT-BACKED LOAN DISPOSITION BY RACE & ETHNICITY								
Race and Ethnicity	Applications Received	Loans Originated	Applications Approved But Not Accepted	Applications Denied	Loan Denial Rate %	Applications Withdrawn	Files Closed for Incompleteness	% Withdrawn or Closed Incomplete
<b>RACE</b>								
American Indian/Alaska Native	4	4	0	0	0.0	0	0	0.0
Asian	64	50	2	6	9.4	4	2	9.4
Black or African American	1671	1116	37	319	19.1	142	57	11.9
Native Hawaiian/Other Pacific Islander	17	13	0	1	5.9	2	1	17.6
White	3574	2730	86	389	10.9	250	119	10.3
2 or More Minority Races	5	5	0	0	0.0	0	0	0.0
Joint (White/Minority Race)	39	31	1	3	7.7	3	1	10.3
Race Not Available	926	688	27	113	12.2	78	20	10.6
<b>TOTAL</b>	<b>6,300</b>	<b>4,637</b>	<b>153</b>	<b>831</b>	<b>13.2</b>	<b>479</b>	<b>200</b>	<b>10.8</b>
<b>ETHNICITY</b>								
Hispanic or Latino	134	102	4	14	10.4	9	5	10.4
Not Hispanic or Latino	5272	3874	125	706	13.4	393	174	10.8
Joint (Hispanic or Latino/Not Hispanic or Latino)	55	44	0	6	10.9	4	1	9.1
Ethnicity Not Available	839	617	24	105	12.5	73	20	11.1
<b>TOTAL</b>	<b>6,300</b>	<b>4,637</b>	<b>153</b>	<b>831</b>	<b>13.2</b>	<b>479</b>	<b>200</b>	<b>10.8</b>
<b>MINORITY STATUS</b>								
Others, Including Hispanic	1955	1337	44	347	17.7	162	65	11.6
White Non-Hispanic	3410	2605	83	372	10.9	235	115	10.3
<b>TOTAL</b>	<b>5,365</b>	<b>3,942</b>	<b>127</b>	<b>719</b>	<b>13.4</b>	<b>397</b>	<b>180</b>	<b>10.8</b>

*Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), 2009 from Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.*

Refinancing loans, shown in the table below, had a significant percentage of loan denials, averaging over a twenty percent denial rate across all racial groups. Though the rejection rate for African Americans was twice that of the rate for Whites, other groups did not fare well overall. Similarly, the percentage of applications withdrawn or closed for incompleteness was high with one-third of Native American applications withdrawn or closed. Hispanics had the highest percentage of applications denied and withdrawn. This is a significant figure when considering that Latino applications constituted only 1.3 percent of total applications for refinance loans



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2009 COLUMBIA MSA REFINANCE LOAN DISPOSITION BY RACE & ETHNICITY								
Race and Ethnicity	Applications Received	Loans Originated	Applications Approved But Not Accepted	Applications Denied	Loan Denial Rate %	Applications Withdrawn	Files Closed For Incompleteness	% Withdrawn or Closed Incomplete
<b>RACE</b>								
American Indian/Alaska Native	71	24	7	16	22.5	19	5	33.8
Asian	334	163	23	80	24.0	51	17	20.4
Black or African American	4,334	1,723	295	1,482	34.2	675	159	19.2
Native Hawaiian/Other Pacific Islander	45	22	1	12	26.7	8	2	22.2
White	16,860	10,544	813	2,977	17.7	1,933	533	14.6
2 or More Minority Races	33	20	0	7	21.2	4	2	18.2
Joint (White/Minority Race)	160	93	4	34	21.3	24	5	18.1
Race Not Available	4,191	2,001	190	1,105	26.4	711	184	21.4
<b>TOTAL</b>	<b>26,028</b>	<b>14,590</b>	<b>1,333</b>	<b>5,713</b>	<b>21.9</b>	<b>3,425</b>	<b>907</b>	<b>16.6</b>
<b>ETHNICITY</b>								
Hispanic or Latino	353	159	19	97	27.5	59	19	22.1
Not Hispanic or Latino	21,549	12,474	1,135	4,522	21.0	2,722	696	15.9
Joint (Hispanic or Latino/Not Hispanic or Latino)	180	101	6	37	20.6	26	10	20.0
Ethnicity Not Available	3,946	1,856	173	1,057	26.8	678	182	21.8
<b>TOTAL</b>	<b>26,028</b>	<b>14,590</b>	<b>1,333</b>	<b>5,713</b>	<b>21.9</b>	<b>3,485</b>	<b>907</b>	<b>16.9</b>
<b>MINORITY STATUS</b>								
White Non-Hispanic	16,275	10,263	792	2,820	17.3	1,898	502	14.7
Others, Including Hispanic	5,416	2,251	349	1,751	32.3	850	215	19.7
<b>TOTAL</b>	<b>21,691</b>	<b>12,514</b>	<b>1,141</b>	<b>4,571</b>	<b>21.1</b>	<b>2,748</b>	<b>717</b>	<b>16.0</b>

*Source: Federal Financial Institutions Examination Council (FFIEC)  
Home Mortgage Disclosure Act (HMDA), 2009 from  
Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.*

Home Improvement loans, shown below, were the most difficult to obtain in 2009, as shown in the table below. The denial rate was 33.7 percent for Whites, 54.4 percent for African Americans, and 83.3 percent for Asians. However, Whites had a higher rate and significantly more applications withdrawn than African Americans. Latinos had loans denied at a rate almost fifty percent greater than the rate of non-Hispanics.

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2009 COLUMBIA MSA HOME IMPROVEMENT LOAN DISPOSITION BY RACE & ETHNICITY								
Race and Ethnicity	Applications Received	Loans Originated	Applications Approved But Not Accepted	Applications Denied	Loan Denial Rate %	Applications Withdrawn	Files Closed For Incompleteness	% Withdrawn or Closed Incomplete
<b>RACE</b>								
American Indian/Alaska Native	1	0	0	1	100.0	0	0	0.0
Asian	6	0	1	5	83.3	0	0	0.0
Black or African American	287	63	32	156	54.4	30	6	12.5
Native Hawaiian/Other Pacific Islander	3	0	0	3	100.0	0	0	0.0
White	670	306	45	226	33.7	78	15	13.9
2 or More Minority Races	5	0	0	4	80.0	1	0	20.0
Joint (White/Minority Race)	14	5	1	5	35.7	3	0	21.4
Race Not Available	146	60	12	61	41.8	11	2	8.9
<b>TOTAL</b>	<b>1,132</b>	<b>434</b>	<b>91</b>	<b>461</b>	<b>40.7</b>	<b>123</b>	<b>23</b>	<b>12.9</b>
<b>ETHNICITY</b>								
Hispanic or Latino	17	5	1	10	58.8	1	0	5.9
Not Hispanic or Latino	964	367	76	391	40.6	109	21	13.5
Joint (Hispanic or Latino/Not Hispanic or Latino)	4	1	0	2	50.0	1	0	25.0
Ethnicity Not Available	147	61	14	58	39.5	12	2	9.5
<b>TOTAL</b>	<b>1,132</b>	<b>434</b>	<b>91</b>	<b>461</b>	<b>40.7</b>	<b>123</b>	<b>23</b>	<b>12.9</b>
<b>MINORITY STATUS</b>								
White Non-Hispanic	648	296	43	219	33.8	75	15	13.9
Others, Including Hispanic	330	73	35	180	54.5	36	6	12.7
<b>TOTAL</b>	<b>978</b>	<b>369</b>	<b>78</b>	<b>399</b>	<b>40.8</b>	<b>111</b>	<b>21</b>	<b>13.5</b>

*Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), 2009 from Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.*

## Loan Disposition by Income

The HMDA data permits an analysis of loan disposition by income level. The tables below show this disposition for each of the four types of loan by five levels of income and one category of “Income Not Available.”

For Conventional loans it is interesting to note that the lowest percentage of denials was in the lowest income level and the highest rate of denial (outside of “Income Not Available”) was in the second lowest income level. Those households in the 120 percent or more of MSA Median Income had the second lowest percentage of loan denials. Interestingly, the percentage of loan withdrawal and closure for incompleteness rose as the income level increased, belying the theory that less financially sophisticated persons are more likely to withdraw their applications. The table appears below.

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2009 COLUMBIA MSA CONVENTIONAL LOAN DISPOSITION BY INCOME								
INCOME OF APPLICANTS	Applications Received	Loans Originated	Applications Approved But Not Accepted	Applications Denied	Loan Denial Rate %	Applications Withdrawn	Files Closed For Incompleteness	% Withdrawn or Closed Incomplete
Less than 50% of MSA/MD Median	724	356	54	42	5.8	47	25	9.9
50-79% of MSA/MD Median	1027	696	44	186	18.1	72	29	9.8
80-99% of MSA/MD Median	613	437	30	80	13.1	50	16	10.8
100-119% of MSA/MD Median	455	317	18	67	14.7	44	9	11.6
120% or More of MSA/MD Median	2119	1538	118	197	9.3	210	56	12.6
Income Not Available	246	133	4	69	28.0	15	25	16.3
<b>TOTAL</b>	<b>5,184</b>	<b>3,477</b>	<b>268</b>	<b>641</b>	<b>12.4</b>	<b>438</b>	<b>160</b>	<b>11.5</b>

*Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), 2009 from Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.*

Government-backed loans followed a more expected pattern in terms of loan denials - lower income households experienced higher rates of denial and higher income households had a lower percentage of denials. There was no clear pattern among the income levels with respect to withdrawal or closure for incompleteness.

2009 COLUMBIA MSA GOVERNMENT-BACKED LOAN DISPOSITION BY INCOME								
INCOME OF APPLICANTS	Applications Received	Loans Originated	Applications Approved But Not Accepted	Applications Denied	Loan Denial Rate %	Applications Withdrawn	Files Closed For Incompleteness	% Withdrawn or Closed Incomplete
Less than 50% of MSA/MD Median	1189	772	27	238	<b>20.0</b>	88	64	<b>12.8</b>
50-79% of MS/MD Median	2101	1590	43	264	<b>12.6</b>	149	55	<b>9.7</b>
80-99% of MSA/MD Median	1061	794	34	120	<b>11.3</b>	89	24	<b>10.7</b>
100-119% of MSA/MD Median	659	522	15	64	<b>9.7</b>	39	19	<b>8.8</b>
120 or More of MSA/MD Median	1225	945	33	121	<b>9.9</b>	100	26	<b>10.3</b>
Income Not Available	65	14	1	24	<b>36.9</b>	14	12	<b>40.0</b>
<b>TOTAL</b>	<b>6,300</b>	<b>4,637</b>	<b>153</b>	<b>831</b>	<b>13.2</b>	<b>479</b>	<b>200</b>	<b>10.8</b>

*Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), 2009 from Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.*

Refinance loans, which had a high percentage of denials and withdrawals overall, followed the predicted pattern for loan denials. That is, the lower income levels had very high percentages of denials (over 25 percent) while middle and upper income households, and even those “Income Not Available” applicants were denied less than 25 percent of the time. Loan withdrawals were consistent across all income levels

2009 COLUMBIA MSA REFINANCE LOAN DISPOSITION BY INCOME								
INCOME OF APPLICANTS	Applications Received	Loans Originated	Applications Approved But Not Accepted	Applications Denied	Loan Denial Rate %	Applications Withdrawn	Files Closed For Incompleteness	% Withdrawn or Closed Incomplete
Less than 50% of MSA/MD Median	2258	859	111	902	39.9	316	70	17.1
50-79% of MSA/MD Median	4326	2130	240	1204	27.8	594	158	17.4
80-99% of MSA/MD Median	3226	1706	175	802	24.9	439	104	16.8
100-119% of MSA/MD Median	2340	1293	117	538	23.0	304	88	16.8
120% or More of MSA/MD Median	10521	6642	511	1724	16.4	1335	309	15.6
Income Not Available	3357	1960	179	543	16.2	497	178	20.1
<b>TOTAL</b>	<b>26,028</b>	<b>14,590</b>	<b>1,333</b>	<b>5,713</b>	<b>21.9</b>	<b>3,485</b>	<b>907</b>	<b>16.9</b>

*Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), 2009 from Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.*

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Home Improvement loans had the highest percentage of loan denial and this is reflected in the table below. Slightly over 60 percent of loans were denied in the lowest income level, but 28.1 percent were denied even in the highest income category. There was no pattern among the income levels with respect to loan withdrawal or closure for incompleteness.

2009 COLUMBIA MSA HOME IMPROVEMENT LOAN DISPOSITION BY INCOME								
INCOME OF APPLICANTS	Applications Received	Loans Originated	Applications Approved But Not Accepted	Applications Denied	Loan Denial Rate %	Applications Withdrawn	Files Closed For Incompleteness	% Withdrawn or Closed Incomplete
Less than 50% of MSA/MD Median	193	42	15	116	60.1	18	2	10.4
50-79% of MSA/MD Median	254	72	27	113	44.5	32	10	16.5
80-99% of MSA/MD Median	140	52	12	62	44.3	10	4	10.0
100-119% of MSA/MD Median	126	52	5	47	37.3	21	1	17.5
120% or More of MSA/MD Median	377	191	32	106	28.1	42	6	12.7
Income Not Available	42	25	0	17	40.5	0	0	0.0
<b>TOTAL</b>	<b>1,132</b>	<b>434</b>	<b>91</b>	<b>461</b>	<b>40.7</b>	<b>123</b>	<b>23</b>	<b>12.9</b>

Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), 2009 from Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.

## Reasons for Denial by Race and Ethnicity

The HMDA data permits an analysis of the reasons for denial for each of the four loan types by race, ethnicity, minority status, gender, and income. The total number of denied loans is higher in these tables because there may be multiple reasons for denying a specific loan. The tables for the four types of loans are found in Appendix F because they are too large to fit these text pages.

Of the 912 loan denials for Conventional loans, 499 (55%) were to White Applicants, while 240 (26%) were to African American applicants. Race Not Available accounted for 131 (14%) of denied loans. The other racial groups thus made up only five percent of the loans denied. As one would suspect, Non-Hispanics, who constituted the majority of loan applicants, were denied loans in the greatest percentage – 85% of the 912 denials. Though the lowest income range had the greatest number of denials (284 for 31% of denials), it is worth noting that the 120 percent or more of median income group had the second highest percentage of denials – 213 or 23 percent.

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## Conventional Loans

The most common reason for the denial of Conventional loans was Credit History (402 of 912 denials), followed by Debt-to-income Ratio (204). Lack of collateral ranked third and was the reason for 107 denials.

Under denial for Credit History, forty-six percent of denials were to Whites and 35 percent were to African Americans. No other race had a significant percentage. Over one-third of denials for Credit History were to the lowest income group, though the lowest percentage of denials was to the 100-119% of Median Income group.

The number of denials because of Debt-to-Income ratio for Whites was almost three times the number of denials for African Americans – 125 compared to 46. Though the lowest income category had the highest percentage of loan denials for this reason, the second highest percentage was the 120 percent or more group.

The highest income group had the greatest percentage of denials (43%) for lack of Collateral, and had more than three times the number of denials than the other income groups. Whites had two-thirds of the denials for lack of collateral while African Americans were a distant second with only 11 percent of denials for this reason.

## Government-backed Loans

Of the 834 loan denials for Government-backed loans, 360 (43%) were to White Applicants, while 348 (42%) were to African American applicants. Race Not Available accounted for 115 (14%) of denied loans. The other racial groups thus made up only one percent of the loans denied. As one would suspect, Non-Hispanics, who constituted the majority of loan applicants, were denied loans in the greatest percentage – 85% of the 834 denials. The lowest income range had the second greatest number of denials (253 for 30% of denials), while the 50-79% of Median Income group had 268 denials (32%). It is worth noting that the 120 percent or more of median income group had 104 denials or 12 percent of denials.

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The most common reason for the denial of Government-backed loans was Credit History (295 of 834 denials), followed by Debt-to-income Ratio (186). “Other Reasons” ranked third and was the reason for 101 denials.

Under denial for Credit History, thirty-seven percent of denials were to Whites and forty-eight percent were to African Americans. No other race had a significant percentage. Fifty-nine of denials for Credit History were to the two lowest income groups.

The number of denials because of Debt-to-Income ratio for Whites was almost the same for denials for African Americans – 82 compared to 79, and these two races had 86 percent of the loan denials. The lowest income category had the highest percentage of loan denials for this reason.

The two income groups had the greatest percentage of denials (55%) for Other Reasons, and had twice the number of denials than the other income groups combined. Whites, Asians and African Americans had almost identical numbers of the denials for Other Reasons.

### Refinance Loans

Of the 4,628 loan denials for Refinance loans, 2,494 (54%) were to White applicants, while 348 (25%) were to African American applicants. Race Not Available accounted for 804 (17%) of denied loans. The other racial groups thus made up only four percent of the loans denied. As one would suspect, Non-Hispanics, who constituted the majority of loan applicants, were denied loans in the greatest percentage – 80% of the 4,628 denials. The two lowest income ranges had the greatest number of denials (1,691 for 37% of denials), while the 120% or More of Median Income group had 1,513 denials (33%). This number is twice that of the lowest income range and indicates that this group was facing difficulty in obtaining a loan in light of stricter lending standards.

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The most common reason for the denial of Refinance loans was Collateral (1,353 of 4,628 denials), followed by Credit History (1,155). Debt-to-income Ratio ranked third and was the reason for 974 denials.

Under denial for Credit History, Whites and African Americans together had 80 percent of denials, with the number of denials to Whites leading denials to African Americans 502 to 418. No other race had a significant percentage. It was a sign of the times that 264 (23%) of the 120% or More of Median Income group were denied for Credit History.

It is also a sign of the times that this same 120% or More group had 597 of the 1,353 loan denials for Collateral. This represents 44 percent of denials for this reason, and is twice the number and percentage of the next highest group. Also, Whites had 59 percent of the loan denials for Collateral, well above the 21 percent for African Americans.

The number of denials because of Debt-to-Income ratio for Whites was twice the number of denials for African Americans – 553 compared to 225, and these two races had 80 percent of the loan denials. The lowest income category had the highest percentage of loan denials for this reason, though the 120% and More group had 20 percent of loan denials.

### Home Improvement Loans

Of the 453 loan denials for Home Improvement loans, 219 (48%) were to White applicants, while 141 (31%) were to African American applicants. Race Not Available accounted for 75 (17%) of denied loans. The other racial groups thus made up only four percent of the loans denied. Non-Hispanics, who constituted the majority of loan applicants, were denied loans in the greatest percentage – 81% of the 453 denials. The two lowest income ranges had the greatest number of denials (258 for 57% of denials), while the 120% or More of Median Income group had 93 denials (21%).

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The most common reason for the denial of Refinance loans was Credit History (212 of 453 denials), followed by Debt-to-income Ratio (85). Collateral ranked third and was the reason for 78 denials.

Under denial for Credit History, Whites had 100 denials (47%) and African Americans had 34 percent of denials (73). No other race had a significant percentage. The lowest income group had the highest percentage of denials and the number and percentage of denials decreased as income levels increased.

The number of denials because of Debt-to-Income ratio for Whites was almost twice the number of denials for African Americans – 41 compared to 22, and these two races had 74 percent of the loan denials. The lowest income category had the highest percentage of loan denials for this reason, and the trend was the same as that found above – the number and percentage of denials decreased as income levels increased.

It is interesting to note that 120% or More group had 29 of the 78 loan denials for Collateral. This represents 37 percent of denials for this reason. As with denial for Debt-to-Income ratio, Whites had 54 percent of the loan denials for Collateral, well above the 28 percent for African Americans.

### **Loan Disposition by Census Tract**

The HMDA loan disposition data is also presented by Census Tract. The detailed tables for the analysis of each of the four types of loans are too large to appear in this narrative, but may be found in Appendix G. The summary tables below show the number of Census Tracts for which the percentage of loan denials or loan withdrawals was ten percent greater than the average for that type of loan. In addition, the number of denials is shown by income level (low, moderate, middle, upper). There are nine low-income tracts, 19 upper-income tracts, 23 middle-income tracts, 28 moderate-income tracts and two unknown tracts in the subject area.



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## Conventional Loan Denials and Withdrawals by Census Tract and Income Level

Income Level	Number of Loans Denied	Number of Loans Withdrawn
Upper (9 tracts)	1	1
Middle (23 tracts)	8	3
Moderate (28 tracts)	13	3
Low 9 (tracts)	6	3
Unknown (2 tracts)	-	-
<b>Total (81 tracts)</b>	<b>28</b>	<b>10</b>

Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), 2009 from Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.

The Moderate Income Census tracts have the highest number of loan denials, though the 28 Moderate Income Tracts constitute one-third of the Tracts but have almost one half of the denials. Withdrawals are fairly spread evenly across the board.

## Government-backed Loan Denials and Withdrawals by Census Tract and Income Level

Income Level	Number of Loans Denied	Number of Loans Withdrawn
Upper (9 tracts)	2	2
Middle (23 tracts)	3	4
Moderate (28 tracts)	7	5
Low 9 (tracts)	2	3
Unknown (2 tracts)	-	1
<b>Total (81 tracts)</b>	<b>14</b>	<b>15</b>

Source: Federal Financial Institutions Examination Council (FFIEC) Home Mortgage Disclosure Act (HMDA), 2009 from Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.

Again, Moderate Income Census Tracts have a disproportionate number of loan denials.

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## Refinance Loan Denials and Withdrawals by Census Tract and Income Level

Income Level	Number of Loans Denied	Number of Loans Withdrawn
Upper (9 tracts)	0	0
Middle (23 tracts)	10	2
Moderate (28 tracts)	10	1
Low 9 (tracts)	5	2
Unknown (2 tracts)	1	1
<b>Total (81 tracts)</b>	<b>26</b>	<b>6</b>

*Source: Federal Financial Institutions Examination Council (FFIEC)  
Home Mortgage Disclosure Act (HMDA), 2009 from  
Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.*

This table reflects the high number of refinance loan applications (and denials). The number and percentage of denials in the Middle- and Moderate-income tracts is above their representation in the subject area.

## Home Improvement Loan Denials and Withdrawals by Census Tract and Income Level

Income Level	Number of Loans Denied	Number of Loans Withdrawn
Upper (9 tracts)	2	1
Middle (23 tracts)	9	4
Moderate (28 tracts)	11	4
Low 9 (tracts)	3	2
Unknown (2 tracts)	-	-
<b>Total (81 tracts)</b>	<b>25</b>	<b>11</b>

*Source: Federal Financial Institutions Examination Council (FFIEC)  
Home Mortgage Disclosure Act (HMDA), 2009 from  
Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc.*

This table reflects the high number of home improvement loan applications. The number and percentage of denials in the Middle- and Moderate-income tracts is slightly above their representation in the subject area.

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## ***CRA Rating***

The Community Reinvestment Act (CRA) is intended to encourage regulated financial institutions to help meet the credit needs of entire communities, including low and moderate-income neighborhoods. CRA ratings are provided for the main or regional headquarters of the financial institution. Depending on the type of institution and total assets, a lender may be examined by different agencies for its CRA performance. Databases maintained by the Federal Reserve Board (FRB), Federal Financial Institutions Examination Council (FFIEC), Federal Deposit Insurance Corporation (FDIC), and Office of the Comptroller of the Currency (OCC) were researched for the performance of the top financial institutions issuing home loans. Though not an indicator of discrimination or possible impediments, these ratings do reflect the ability of institutions to address the needs of low- and moderate-income residents.

Among the lenders active in the County, twelve received ratings from the FFIEC. The table below shows the rating received by these financial institutions. Four lending institutions examined received Outstanding ratings and eight received a Satisfactory rating.

### **FFIEC Interagency Community Reinvestment Act (CRA) Ratings**

<b>Bank Name</b>	<b>City</b>	<b>State</b>	<b>CRA Rating</b>
FIRST CITIZENS BANK AND TRUST COMPANY, INC.	COLUMBIA	SC	Outstanding
NATIONSBANK OF SOUTH CAROLINA, N.A.	COLUMBIA	SC	Outstanding
SOUTH CAROLINA COMMUNITY BANK	COLUMBIA	SC	Outstanding
WACHOVIA BANK OF SOUTH CAROLINA, N.A.	COLUMBIA	SC	Outstanding
CONGAREE STATE BANK	WEST COLUMBIA	SC	Satisfactory
FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA	COLUMBIA	SC	Satisfactory
CAROLINA NATIONAL BANK AND TRUST COMPANY	COLUMBIA	SC	Satisfactory
BANKMERIDAN, N. A.	COLUMBIA	SC	Satisfactory
SOUTH CAROLINA COMMUNITY BANK	COLUMBIA	SC	Satisfactory
THE NATIONAL BANK OF SOUTH CAROLINA	COLUMBIA	SC	Satisfactory
OMNI SAVINGS BANK, FSB	COLUMBIA	SC	Satisfactory
SOUTH CAROLINA FEDERAL SAVINGS BANK	COLUMBIA	SC	Satisfactory

*Source: Federal Financial Institutions Examination Council (FFIEC)  
Home Mortgage Disclosure Act (HMDA), 2009 from  
Development Resources and research LLC; Analysis Ernest Swiger Consulting, Inc*

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## SUMMARY OF KEY POINTS

- 1) The number of complaints filed with the Human Affairs Commission has declined since 2008. Race is the basis for the greatest number of complaints, followed by Disability.
- 2) Government-backed loans had the highest rate of origination because of their guarantees. The high percentage of loan denials among refinance and home improvement loans reflects increasingly stringent loan standards and the difficult financial circumstances of many loan applicants.
- 3) African American, Hispanic, and Asian loan applicants had higher rates of loan denial than White applicants overall.
- 4) In general, White loan applicants had the same percentage of loan withdrawals as African Americans, but Hispanics and Asians had higher percentages. This may indicate unfamiliarity with the loan application and approval process.
- 5) Poor Credit History, Lack of Collateral and Poor Debt-to-Income Ratio were the leading reasons for loan denial. The percentage of African American loan denials generally was larger than that of White applicants for each of the four types of loans.
- 6) The higher percentages of loan denials among Hispanics, Asians, and other groups must be viewed in terms of the small pool of applicants in the MSA.
- 7) The HMDA data are inconclusive in identifying or defining any specific impediments to fair housing, and more detailed research in the HMDA data is needed to identify possible trends or patterns of discrimination.

## 6) PUBLIC POLICIES

A wide range of government policies affects affordable housing and fair housing choice. The most important impediment revolves around the lack of Federal and State resources for affordable housing initiatives. The lack of programs and resources to reduce excessive rent or mortgage burdens to qualified persons is a key factor in limiting housing choice.

Richland County does not put any limitations on growth. Through vehicles such as zoning ordinances, subdivision controls, permit systems, housing codes and standards new construction restrictions and rent control, the County attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing.

The following are public policy, zoning, and land issues that create impediments to fair housing choice. These were identified in discussions with the municipalities, developers, and other agencies and organizations.

### *1. Market Conditions and Lending Standards*

A major barrier to affordable housing in the Richland County is the high cost of housing created by a demand for housing, both existing and new, which exceeds the current supply. Richland County is perceived as a desirable place to live, and has experienced growth in terms of both businesses that wish to operate there and people who wish to reside in the county.

In addition, the cost of site acquisition is high, as are construction costs. These factors make Richland County housing expensive, and make affordable housing out of reach for low-income households.

At the same time, increasingly strict lending standards and changes in the lending process have made obtaining a home loan a more difficult and complicated process, precluding some who might have otherwise earlier qualified for a loan.

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## ***2. Lack of A Fair Housing Policy***

Though the County has repeatedly affirmed its commitment to fair housing “as one of the nation’s most cherished and fundamental values,” the County lacks a complete and published Fair Housing Policy. Such a document would make the County’s commitment to fair housing clear and unmistakable. County staff from the Legal, Planning and Development and Community Development have collaborated in preparing a draft document. However, it has not reached a form for submission to the County Council for review and approval.

## ***3. Need for Housing Accessible to Disabled Persons***

As noted in the description of the County, the numbers of disabled persons is significant and growing, and, despite much recent construction, many housing units are not accessible to these persons. The County should continue its work in providing financial assistance and providing other incentives to developers in the creation or adaptation of units for the disabled. At the same time, professional organizations have developed universal design standards and “visitability” standards that could be applied to the County’s planning and building regulations. These measures would ensure the construction of accessible units.

## ***4. Need for More Extensive Outreach and Education on Fair Housing Rights and Policies***

The need for education and outreach was a common theme among focus group participants and survey respondents. The need for education about home buying and homeownership is the issue of primary concern, and the means to attract more participants to the existing training classes was noted by both the lender and the housing and community service groups. The need for additional training for property owners and real estate professionals as well emerged from the surveys.

It should also be noted that many focus group participants felt that more emphasis should be given to life skills and financial literacy efforts in addition to home buying.

## ***5. Need for Better Public Transportation***

The County has recognized for some years that easy access to housing can facilitate the de-concentration of poverty and increase housing choice, especially for low- and moderate-income households. The topic emerged in each of the focus group meetings and was the subject of a teleconference call to assess progress in dealing with this topic.

## ***6. Need for Better Land Use Planning***

This impediment is closely related to the preceding item. Better land use planning will enable the development of communities that are closer to employment centers, closer to services and shopping, and provide a wider range of housing in terms of both types of housing and cost of housing. This issue also involves the creation of incentives for developers to create a range of housing choices at a range of price points.

## ***7. Monitoring of Lending Practices***

This issue did not emerge from the focus groups or the surveys per se, nor does the HMDA data suggest any patterns of discrimination. However, the issue is one that requires on-going monitoring. The public should also be made aware of the issue as a part of outreach and education efforts, so that persons who suspect such discrimination can report it.

## ***8. Low Income Levels***

Though not a direct impediment to fair housing choice, low income levels do limit the options that households have in making housing choices. Efforts to create new jobs with family-sustaining wages and programs to train people for better paying jobs should be continued and expanded, as they will result in higher incomes and better opportunities for housing and quality of life for County residents.

## ***9. Property Tax Policy***

Focus group discussions, described below, indicate that higher property taxes on rental properties were creating difficulties in obtaining decent, accessible housing for some.

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Low property taxes upon houses versus higher taxes on rental units often led to the rental units suffering from deferred maintenance, leading to an increased need for code enforcement.

## **SURVEY AND FOCUS GROUP INPUT**

### Surveys

As described in the Community Participation section above, the Community Development Department provided two surveys to obtain input from residents, government officials, and housing practitioners. These surveys are not scientific or comprehensive, but they do provide some insight into the extent to which people across the County are aware of or knowledgeable about fair housing issues. Copies of these surveys, the survey results, and a synopsis of the findings may be found in Appendix C. The key points highlighted by the surveys are noted here.

While fifteen persons responding to the government officials and housing practitioners' survey believed that housing discrimination occurred only sometimes, and five more thought it occurred only rarely, another fifteen responded "Don't Know." The majority of respondents felt that discrimination was becoming less of a concern or was not a concern. While over half of the respondents felt that residents would report housing discrimination, over two-thirds of respondents felt that the residents would not know where or how to report it.

Over three-quarters of these respondents did not know of a person who had experienced housing discrimination. Among those who knew someone who had experienced discrimination, three indicated the basis was Race, and others cited one case each based on National Origin, Disability, and Gender. Two noted that they did not know the basis for the discrimination.

The most evident point is that even among persons involved to some extent with housing issues there is a significant need for outreach and education. The number of "Don't



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Know” answers was high for many questions about policies and regulations, but also was high with respect to knowledge or awareness of housing discrimination. There is also a need for more training on fair housing topics.

Among those responding to the resident survey, 25.9 percent felt that housing discrimination occurred often, 46.3 percent felt that it was rarely or only sometimes encountered. Slightly over one-half felt that housing discrimination was not a concern, and 28.3 percent felt that it has become less of a concern. Despite this positive attitude, over one-third of respondents felt that there are areas in which housing discrimination is encountered.

Asked how well several types of persons involved in real estate transactions understood fair housing rights, it is interesting to note that only slightly over one-half of lenders were deemed to know this well, and slightly under one-half were thought to understand the matter well.

Asked if the respondents themselves felt well informed about fair housing, 57.1 percent said “No.” Over one-third of respondents felt there was not enough outreach and education on fair housing issues, and 31.3 percent replied that they “Don’t Know.” Those who felt that more outreach is necessary strongly favored media attention (85.0%), public service announcements (85.0%), and brochures (80.0%) as the means to reach people.

While the responses indicate that housing discrimination is not perceived as a significant problem, it is manifest in the County, and apparently in some specific areas. While apparently not a major concern, the respondents still expressed a significant degree of lack of knowledge themselves and felt that more outreach and education were necessary.

### Focus Group Discussions

The following are brief descriptions of the three focus group sessions and the teleconference call arranged by the Community Development staff. The consultant

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provided a brief introduction to the issue of fair housing and explained the purpose and content of an Analysis of Impediments before facilitating the discussion. A consultant staff member took notes on each discussion.

A summary of the discussions of each group, as well as sign-in sheets for each are found in Appendix D.

Separate groups noted the impact of low property taxes upon houses versus higher taxes on rental units so that rental units often suffer from deferred maintenance, leading to an increased need for code enforcement. Tighter lending criteria, while not an impediment in and of itself, was limiting the ability of some to obtain housing. The need for more housing accessible to disabled persons was raised in two groups, while NIMBYism was discussed in another.

Several points were brought up in each of the sessions. These include the need for more extensive consumer education, and, indeed, life skills education for potential homebuyers. Also, the groups felt that transportation is becoming an increasingly important aspect of housing affordability and planning. Better planning can provide a wider range of housing choice (both in terms of types and costs) in higher density communities that will combine jobs, housing and shopping.

## **GENERAL MARKET FACTORS AND AFFORDABILITY**

A number of general factors market factors can influence fair housing choice. Some of these have been mentioned earlier, but are summarized here.

Although low-income persons are not a protected class under the Fair Housing Act, as noted earlier, housing costs can serve to restrict fair housing choice. To combat this situation, it is important that both the public and private sector strive to build more affordable housing.

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Regulations concerning environmental and labor requirements in housing construction are sometimes a deterrent to affordable housing by increasing housing costs.

Prospective renters encounter unwillingness, on the part of agents and landlords, to rent to: families of color, families with children, persons with housing subsidies, female heads of households, or people who cannot satisfy the demand for two or three months rent before occupancy.

Neighborhood resistance continues to frustrate efforts to expand housing opportunities. Property owners and residents often emotionally resist the establishments of alternative living sites such as group homes, as well as affordable housing in general.

Finally, affordable housing programs exclude many middle class families due to the allowable income guidelines. Whenever possible, the County should lobby the Federal government to increase these numbers thus increasing the potential opportunities for the middle class.

## **SUMMARY OF KEY POINTS**

The key points that emerge from the preceding discussion are:

1. The discussion of public policy issues needs to be explored in detail, especially through the use of panels or focus groups to determine more specifically what types of zoning and land use decisions have the greatest impact upon fair housing.
2. The need for education and outreach on fair housing issues needs to continue.
3. The education and outreach programs should be expanded to include financial literacy and life skills in addition to home purchase education and credit improvement.
4. The County should adopt a formal Fair Housing Policy.
5. Building codes and requirements should be strengthened to include visitability and universal design standards to create more accessible housing for the disabled.

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## 7) FAIR HOUSING ACTIONS

Richland County is committed to affirmatively furthering fair housing. As noted, the County identified twelve impediments to fair housing in its 2004 Analysis of Impediments to Fair housing Choice, and has consistently addressed these impediments through a range of activities, programs, and policies. These actions have been reported each year in the Consolidated Annual Performance and Evaluation Report (CAPER) and range from specific community outreach and publicity events to support for ordinances and regulations to further fair housing. The following synopsis of actions is from the 2010 CAPER:

- ✓ Partnered with lenders and bankers to host five workshops on predatory lending, fair housing, and foreclosure prevention
- ✓ Recognized Fair Housing Month with a County Council resolution, a Fair Housing Art Exhibit at the County Administration Building, two workshops in targeted neighborhoods, and two CHDO workshops highlighting fair housing
- ✓ Emphasized fair housing during the Ridgewood Alive program during CD Week
- ✓ Participated in the Greater Columbia Community Relations Council Poster Context Program
- ✓ CD staff served on housing related committees of organizations such as the Community Relations Council, the Midlands Homeless Consortium, and the Affordable Housing Task Force
- ✓ Contracted with Clear Channel Radio to run housing anti-discrimination public service announcements
- ✓ Distributed fair housing literature year-round at public events and included Homeownership packets to attendees at the Richland County Homeownership Assist Program orientation and Post Homeownership Workshop
- ✓ Partnered with CHDO and sub-recipients to leverage funding for in-fill housing development and rehabilitation projects to provide housing for the underserved
- ✓ Provided funding to support the Ridgewood Summer Beautification Program
- ✓ Updated the Fair Housing information on the County Website
- ✓ Supported the Penny Sales Tax to provide funding for public transportation.

Many of these outreach programs and efforts in particular have been conducted on a yearly basis, and are an integral part of Community Development and County activities.

## 8) IDENTIFIED IMPEDIMENTS AND RECOMMENDATIONS

### Background

This section summarizes the key findings of the previous AI document, makes recommendations about actions to eliminate impediments to fair housing choice in Richland County. This information is by no means comprehensive, and there undoubtedly remain a number of additional remedies to these and other problems faced by home seekers.

Housing discrimination continues to occur, and manifests itself in different ways among different segments of the population. Since it continues to be the goal of the County to eliminate any existing discrimination and prevent future housing discrimination and other impediments to equal housing opportunity, the recommendations provided below provide a guide to ensure fair access to housing for all County residents.

This 2011 AI builds upon the previous AI, analyzing data and identifying the private and public sector conditions that foster housing discrimination, and providing recommendations for dealing with the fair housing issues identified. Based upon research in statistical materials, a review of HMDA and complaint data, interviews and focus group discussion, as well as surveys, the following is a list of key potential impediments identified in Richland County. Each impediment below is followed by recommendations to address and eliminate that impediment.

Several of these topics are closely related and linkages among them are noted.

It should be noted that in some instances, it is necessary to strike a balance among issues. Land use policies and requirements and development standards, although sometimes adding costs to construction or rehabilitation, are necessary for the safety and health of residents and are in place in most of the participating jurisdictions.

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## Key Points

The earlier sections of this analysis noted the following key points. The Community Profile observed that:

- 1) The County has a high percentage of non-family households, as well as small households (persons living alone).
- 2) The percentage of female head households with children is above the national average.
- 3) The number of persons with disabilities is significant and increasing.
- 4) The County has a significant number of African Americans, though there are relatively few persons in other ethnic or racial groups.
- 5) The County's Median Household Income is below the national figure, the percentage of persons and families in poverty is above the national average, and 52.0 percent of households are in HUD's lowest income levels.
- 6) Despite the recent decline in housing prices and the volume of new construction in recent years, the cost of housing, both purchase and rental, remains high, and large numbers of both owners and renters are severely cost burdened.
- 7) Though there has been significant housing construction in the last decade, a great portion of that has been high-end units, and much of the more affordable housing stock is older.
- 8) The housing authority in Columbia has long waiting list for units and the list for Section 8 vouchers is closed.
- 9) Housing growth has tended to move further from employment and shopping centers, increasing housing costs when transportation costs are factored in.

The review of complaint and lending data from the Human Affairs Commission and the Housing Mortgage Data Act indicated the following:

- 1) The number of complaints filed with the Human Affairs Commission has declined since 2008. Race is the basis for the greatest number of complaints, followed by Disability.
- 2) Government-backed loans had the highest rate of origination because of their guarantees. The high percentage of loan denials among refinance and home improvement loans reflects increasingly stringent loan standards and the difficult financial circumstances of many loan applicants.
- 3) African American, Hispanic, and Asian loan applicants had higher rates of loan denial than White applicants overall.

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- 4) In general, White loan applicants had the same percentage of loan withdrawals as African Americans, but Hispanics and Asians had higher percentages. This may indicate unfamiliarity with the loan application and approval process.
- 5) Poor Credit History, Lack of Collateral and Poor Debt-to-Income Ratio were the leading reasons for loan denial. The percentage of African American loan denials generally was larger than that of White applicants for each of the four types of loans.
- 6) The higher percentages of loan denials among Hispanics, Asians, and other groups must be viewed in terms of the small pool of applicants in the MSA.
- 7) The HMDA data are inconclusive in identifying or defining any specific impediments to fair housing, and more detailed research in the HMDA data is needed to identify possible trends or patterns of discrimination.

A review of Public Policy issues showed the following:

- 1) The discussion of public policy issues needs to be explored in detail, especially through the use of panels or focus groups to determine more specifically what types of zoning and land use decisions have the greatest impact upon fair housing.
- 2) The need for education and outreach on fair housing issues needs to continue.
- 3) The education and outreach programs should be expanded to include financial literacy and life skills in addition to home purchase education and credit improvement.
- 4) The County should adopt a formal Fair Housing Policy.
- 5) Building codes and requirements should be strengthened to include visitability and universal design standards to create more accessible housing for the disabled.

### **Impediments and Recommendations**

#### **IMPEDIMENT ONE – DISCRIMINATION IN THE HOUSING MARKET**

The review of demographic information, discrimination complaint data, and lending data are not clear in indicating the extent of housing discrimination among persons in the protected classes. Statistical data can assist in identifying problems and topics of concern, however, reporting requirements vary, as does the quality of data provided. Further, much of the available data is at least a year old by the time it is available. More focused, accurate and current data is necessary to understand the needs, and more sources

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of first-hand information from focus groups and housing advocacy groups are needed to obtain a better understanding of the situation in the marketplace.

In the current economy and given the structure of the Richland County housing stock, the incidences of discrimination likely focus on rental housing, and the focus of efforts in the immediate future should be upon aspects of discrimination in the rental market.

In particular, discrimination among the protected classes should be addressed.

- Female-Headed Households – There are no statistics specific to this issue, but female-headed households often face discrimination in the housing market often due to low income and the need to care for children.
- Non-family households and small households are numerous in the County and may also face discrimination, especially in light of a relatively small supply of small rental units.
- Disabled persons may face discrimination or difficulties in finding appropriate units because of the small number of small units and the costs of building or adapting units because of the higher taxes upon rental units.
- Racial/Ethnic Groups – The County has seen a significant increase in the number of foreign-born people over the last decade, many of these persons coming from Latin America. Many of these immigrants do not speak English as their first language, and may be intimidated at contacting governmental entities.

## Recommendations

- 1) Continue to educate households and housing related organizations by disseminating Fair Housing law literature, conducting Fair Housing law seminars and training, and focusing public awareness campaigns about Fair Housing law in ethnic and minority neighborhoods, and among civic, social, religious, and special interest groups.
- 2) Provide Fair Housing materials and educational programs in Spanish, especially in neighborhoods and communities with high percentages of Spanish-speaking persons.
- 3) Conduct training sessions and information campaigns especially among rental property owners and managers, as well as apartment owner associations, and management companies.
- 4) Increase housing choice alternatives for the disabled and families with children by encouraging the construction of affordable, and especially rental, housing (See affordability and government policies below).
- 5) Convene focus groups of advocacy groups, community based organizations, real estate industry professionals, lenders, property owners, and government agency officials to review and assess fair housing issues. These groups should identify discriminatory practices, trends, or changes in these practices, focal points of discriminatory practice, and the means or methods to address them (See advocacy and outreach below).



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- 6) The County should create a Fair Housing testing and auditing program, focusing upon rental properties at this time.

## **IMPEDIMENT TWO – FAIR HOUSING ADVOCACY AND OUTREACH**

Richland County has a strong, visible fair housing program and a coordinated means to address fair housing complaints and queries.

### Recommendations:

- 1) Continue and expand efforts to inform renters and homebuyers of their rights and recourse, if they feel they have been discriminated against.
- 2) Conduct training sessions and information campaigns especially among rental property owners and managers, as well as apartment owner associations, and management companies.
- 3) Convene focus groups of advocacy groups, community based organizations, real estate industry professionals, lenders, property owners, and government agency officials to review and assess fair housing issues. These groups should identify discriminatory practices, trends, or changes in these practices, focal points of discriminatory practice, and the means or methods to address them.
- 4) Update Fair Housing information regularly and adjust strategies and actions accordingly. In particular, the groups mentioned above should continue to meet yearly (or perhaps twice yearly) at the Fair Housing Summit.

## **IMPEDIMENT THREE – BIAS IN LENDING**

This Analysis did not find significant evidence of discrimination in lending practices. The issue does not appear to have generated specific complaints, and this data is far from conclusive. Additional detailed research is necessary to make any definitive conclusion. However, the County should, to the extent possible, ensure that persons seeking loans for home purchase or improvement are aware of lending practices and procedures.

### Recommendations

- 1) Develop programs to foster conventional lending and banking services in underserved neighborhoods and to specific groups of persons.
- 2) Expand financial literacy and credit counseling programs, especially in minority and lower-income neighborhoods.
- 3) Develop programs to foster conventional lending and banking services in underserved neighborhoods and to specific groups of persons.

## **IMPEDIMENT FOUR– LIMITED SUPPLY OF AFFORDABLE HOUSING**

As discussed earlier, affordability is one aspect of housing discrimination and it is difficult to talk about addressing impediments to fair housing, and actions to eliminate discrimination in housing, without simultaneously talking about development of policies, plans, programs, and projects to increase the supply of affordable housing.

Earlier sections of this Analysis, the Housing Market Analysis in the Consolidated Plan, and the housing Element of the County’s Master Plan have addressed the issue of affordability, and the arguments and statistics will not be repeated here. Suffice to say that even moderate-income households face challenges in purchasing a home in Richland County, and low-income families face a significant cost burden for rental housing.

### Recommendations

- 1) Continue to use all available federal and state funding resources and programs to address high priority housing needs for rehabilitation, preservation, and development of affordable units.
- 2) Continue to work with community based organizations, affordable housing developers, and housing advocacy groups to increase the supply of larger and disability accessible housing units, leveraging resources to the extent possible.
- 3) Continue and, if possible, expand housing rehabilitation programs to maintain the County’s base of affordable units, both owner-occupied and rental.
- 4) Research other affordable housing programs for additional ideas and practices.
- 5) Create incentives for developers to build a wide range of housing types at a number of price points, considering transportation, employment centers and the availability of services and shopping in their planning (See government policies below).

## **IMPEDIMENT FIVE – GOVERNMENT POLICIES**

This impediment deals with issues relating to the development of land including housing that is available to a wide range of persons and income levels in disparate locations. This goal is affected by a wide range of factors, some of which, as noted earlier, are beyond the ability of the County to change.

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## Recommendations

- 1) Ensure that reasonable accommodation and disabled access issues are properly addressed in land use and construction codes.
- 2) Do as much as possible to reduce review and approval process times for both new construction and home modification applications.
- 3) Encourage the use of universal design principles in new housing developments.
- 4) Emphasize higher density, mixed use development of a range of housing types to offer more housing choices to more people.
- 5) Support the expansion of public transportation to better link low-income neighborhoods to employment centers.
- 6) Support infill and redevelopment of residential neighborhoods and the use of incentives for the creation of affordable housing close to employment centers and shopping areas.

## **IMPEDIMENT SIX – LOCAL OPPOSITION (NIMBY)**

The proposed development or location of affordable housing, group homes, public housing, or Section 8 housing often draws storms of criticism and opposition from neighborhood residents. This “not-in-my-backyard” (NIMBY) attitude affects the availability of housing for people in the protected classes and is a significant challenge to achieving fair housing objectives.

While it is difficult to avoid this attitude, the County can take some measures to mitigate these challenges.

## Recommendations

- 1) Ensure that land use and building codes properly address issues of concern with respect to higher density housing, persons with disabilities, and group homes/congregate living/community care.
- 2) Encourage developers, housing advocacy groups, and other interested parties to conduct neighborhood outreach and information campaigns before submitting projects for review and approval.
- 3) Undertake a public outreach/education program about fair housing and affordable housing on a regular basis. While such efforts will not lay all misconceptions to rest, a broader understanding of the nature of fair housing and the types of persons and families involved will mitigate at least some opposition.

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## 9) SIGNATURE PAGE

### ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE RICHLAND COUNTY, SOUTH CAROLINA

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## **APPENDICES**

- Appendix A South Carolina Fair Housing Law
- Appendix B Notice of Public Hearing and Sign-in Sheet
- Appendix C Copies of Public and Practitioner Surveys and Summaries of Results
- Appendix D Focus Group Meeting Summaries and Sign-in Sheets
- Appendix E HMDA data
- Appendix F Tables Showing Reasons for Loan Denial by Race & Ethnicity
- Appendix G Tables Showing Loan Disposition by Census Tract

# Richland County Council Request of Action

**Subject**

Specialized Aviation Services Operation (SASO) advertisement [pages 103-105]

**Reviews**

## Richland County Council Request of Action

**Subject:** Specialized Aviation Service Operation (SASO) advertisement

### **A. Purpose**

To seek approval from Richland County Council to advertise for submittal of proposals for establishing a Specialized Aviation Service Operation (SASO) for aircraft maintenance at the Jim Hamilton – LB Owens Airport (CUB).

### **B. Background / Discussion**

Richland County Administration has received an unsolicited preliminary proposal from an aircraft maintenance company to establish an aircraft maintenance activity at the Jim Hamilton – LB Owens Airport (CUB). In the course of review of this proposal and our existing FBO agreement, the County Attorney determined that our existing FBO agreement was non-exclusive and would permit consideration of this proposal. Following consultation with the Procurement Director, it was recommended that in order to ensure open and fair competition, a Request for Proposals (RFP) be developed and advertised. Such an activity is termed a “Specialized Aviation Service Operation” (SASO) by the FAA.

Eagle Aviation is the existing Fixed Base Operator (FBO) at CUB that provides airport operation services (fueling, hangar lease administration, flight school, *etc*) as well as aircraft maintenance services. The SASO would be in competition with the FBO in the functional area of aircraft maintenance. However, anticipated increased aircraft traffic associated with the SASO could produce increased fuel sales which would benefit the FBO. Additionally, the competition that would be generated would be beneficial to the aviation community.

There is sufficient area for development of such a facility and it would be consistent with the Airport Master Plan / Airport Layout Plan (ALP).

Federal Aviation Administration (FAA) Airport Improvement Program (AIP) Grant Assurances preclude agreements that grant exclusive rights to public airport access.

The Richland County Airport Commission voted in their meeting on March 14, 2011 to support initiatives that encourage added business development at the airport.

### **C. Financial Impact**

The financial impact of this cannot be determined at this time. However, the following provisions will be incorporated into the RFP:

- ➔ Capital improvements will be paid for by the successful proposer and revert to County / Airport ownership at the end of the lease period (assumed to be 20 years).

- Lease payments will be made to the County / Airport by the successful proposer.
  - A portion of revenue will be paid to the County / Airport by the successful proposer.
- Final financial impact will be determined in the course of eventual negotiation with a successful proposer.

**D. Alternatives**

The alternatives available to County Council follow:

1. Approve the request to authorize issuance of an aircraft maintenance SASO Request for Proposal.
2. Do not approve the request to authorize issuance of an aircraft maintenance SASO Request for Proposal.

**E. Recommendation**

It is recommended that Council approve the request to authorize issuance of an aircraft maintenance SASO Request for Proposal.

Recommended by:	Department:	Date:
Christopher S. Eversmann, PE	Airport	July 12, 2011

**F. Reviews**

(Please **SIGN** your name, ✓ the appropriate box, and support your recommendation before routing. Thank you!)

**Finance**

Reviewed by: <u>Daniel Driggers</u>	Date: 7/14/11
<input checked="" type="checkbox"/> Recommend Council approval	<input type="checkbox"/> Recommend Council denial
<input type="checkbox"/> Council Discretion (please explain if checked)	
Comments regarding recommendation:	

**Procurement**

Reviewed by: <u>Rodolfo Callwood</u>	Date: 7/14/11
<input checked="" type="checkbox"/> Recommend Council approval	<input type="checkbox"/> Recommend Council denial
<input type="checkbox"/> Council Discretion (please explain if checked)	
Comments regarding recommendation:	

**Legal**

Reviewed by: <u>Larry Smith</u>	Date:
<input checked="" type="checkbox"/> Recommend Council approval	<input type="checkbox"/> Recommend Council denial
<input type="checkbox"/> Council Discretion (please explain if checked)	
Comments regarding recommendation:	



**Administration**

Reviewed by: Tony McDonald

Date: 7/20/11

Recommend Council approval

Recommend Council denial

Council Discretion (please explain if checked)

Comments regarding recommendation: Because the County's contract with the current FBO is non-exclusive, and because FAA regulations prohibit non-exclusive contracts for those airports receiving FAA grant funds, it is recommended that the Council approve the issuance of the RFP for maintenance services.

To reiterate, the preliminary proposal that was already received by the County was unsolicited. In order for the County to consider this proposal, other potential providers must be given equal opportunity to make proposals, thereby maintaining a spirit of competition.

It should be further noted that there is no obligation on the County's part to establish a second maintenance facility at the Airport. This should be done only if a proposal is received that is determined to be advantageous to the County, to the operations of the Airport, and to the customers who are served by the Airport.

# Items Pending Analysis

## **Subject**

- a. Curfew for Community Safety (Manning-February 2010)
- b. Farmers Market Update (Council-May 2010)
- c. Review all Engineering and Architectural Drawing requirements to make sure there is no unnecessary charge or expense to citizens (Jackson-January 2010)
- d. Review Homeowner Association Covenants by developers and the time frame for transfer and the strength of the contracts (Jackson-September 2010)
- e. To direct Public Works to review county ordinances and propose amendments that would allow the recovery cost to repair damage done to county public roads. The intent of this motion is to hold those responsible who damage the roadways due to use of heavy vehicles, improperly parked property or other uses for which the type of roadway was not intended (Malinowski-April 2010)
- f. That Richland County enact a Tree Canopy Ordinance and Inventory to preserve and enhance the number of trees in Richland County (Malinowski-July 2010)
- g. Off-ramp Lighting (Rose-February 2011)
- h. In the interest of regional consistency and public safety, I move that Richland County Council adopt an ordinance (consistent with the City of Columbia) banning texting while operating a motor vehicle (Rose-April 2011)
- i. Staff is requested to review Richland County's current ordinance as it relates to animal ownership in Richland County to determine if there is a better way of controlling the amount of animals (pets) a person has in their possession in order to eliminate the possibility of some locations turning into uncontrolled breeding facilities or a facility for the collection of strays and unwanted animals (Malinowski and Kennedy-May 2011)
- j. Direct staff to coordinate with SCDHEC and SCDOT a review of traffic signal timing improvements in unincorporated Richland County and request a system of red/yellow flashing traffic signals be initiated to help reduce emissions. Unincorporated Richland County will also mandate ingress and egress turn lanes for all business and residential construction that would cause a slowdown of traffic on the road servicing that facility (Malinowski- April 2010)
- k. Staff and Richland County Council will create a policy as it relates to sewer tap fees once those fees have been collected. It should provide direction relating to the possibility of refunds, transfers, deadline extensions and anything else that may come into question as it relates to sewer tap fees from a monetary aspect (Malinowski-June 2011)

## **Reviews**